

Exhibit G

June 5, 2012

James P Kennedy
700 E Sonora Rd
Palm Springs CA 92264-8436

RE: Account Number [REDACTED] 7516
Property Address 3825 21st Street
San Francisco CA 94114-2802

Dear James P Kennedy:

This letter is in response to your correspondence dated May 14, 2012, received on May 18, 2012 and identified as a Qualified Written Request ("QWR").

Our previous response(s) dated February 6, 2012 provided you with the information relating to the servicing of your account, as the law, specifically the Real Estate Settlement Practices Act ("RESPA"), requires. A copy of our response(s) is/are enclosed. As no new information has been submitted in your most recent correspondence, we trust that we have resolved your concerns.

If specific concerns exist related to the servicing of the above-referenced account, those concerns may be sent in writing to:

GMAC Mortgage
Attn: Correspondence Department
PO Box 4622
Waterloo IA 50704

The following responses are in the same order as your inquiry.

- 1) Our records indicate, on June 19, 2008, correspondence was mailed to advising of delinquent taxes on your property; this correspondence requested proof of the remittance of the delinquent taxes. On October 4, 2008, we receive the electronic file from the Wichita County Tax Collector and disbursed the 2008 delinquent taxes of \$2,939.80, including the penalty of \$461.52.

June 5, 2012
Account Number [REDACTED] 7516
Page Two

- 2) Our records indicate, on June 19, 2008, correspondence was mailed to advising of delinquent taxes on your property; this correspondence requested proof of the remittance of the delinquent taxes. On October 4, 2008, we receive the electronic file from the San Francisco County County Tax Collector and disbursed the 2008 delinquent taxes of \$2,939.80, including the penalty of \$461.52. To discuss how the penalty was calculated, please contact the San Francisco County Collector at 415-554-4400.
- 3) and 4) Unfortunately, we did not receive your proof of payment for the delinquent taxes disbursed prior to October 4, 2008.

When the delinquent taxes were disbursed, your account was not updated as escrowed for taxes. However, as your account reflected the negative escrow balance, the escrow funds of \$200.60 were added to your payment, effective December 1, 2008. As we maintain the lien of your property, we need to ensure the delinquent taxes are disbursed; enclosed is a copy of the Mortgage for your review.

- 4) Please be advised, we did not receive proof of the remittance of the delinquent taxes on August 5, 2008 and November 19, 2008.
- 5) through 7) According to our records in May 2009, the Wichita County Tax Collector advised a tax refund was not available. However, they applied our payment to the 2008 first installment due on December 10, 2008.

Our records indicate, on June 25, 2009, correspondence was also mailed to you advising of delinquent taxes on your property. As we did not receive of these taxes remitted, on November 20, 2009, we disbursed the 2009 delinquent taxes of \$2,926.14. However, your account was not updated as escrowed for taxes.

Additionally, on June 23, 2010 and July 22, 2010, correspondence was also mailed to you advising of delinquent taxes on your property. As we did not receive proof of the remittance of these taxes, on August 16, 2010, we disbursed the delinquent 2009/2010 taxes of \$6,152.90 and your account was updated as escrowed for taxes.

Therefore, on August 16, 2010, your escrow account was reanalyzed; this analysis reflected the escrow shortage of \$15,962.27 and beginning with the October 1, 2010 payment, your payment was adjusted to \$3,495.78.

June 5, 2012
Account Number [REDACTED] 7516
Page Three

- 8) As we did not receive proof of homeowner's insurance, on August 8, 2008, we disbursed the lender placed homeowner's insurance premium of \$6,391.00. On October 23, 2008, we receive the lender placed homeowner's insurance refund of \$6,391.00 and these funds were deposited to your escrow account.

Therefore, on October 29, 2008, we reviewed your escrow account and effective with the December 1, 2008 payment, your payment was adjusted to \$1,919.83. However, as your payments were adjusted to include the negative escrow balance, your payment was not updated to principal and interest.

- 9) See the enclosed Mortgage/Deed of Trust. To further discuss the lender placed homeowner's insurance disbursement, please contact our Insurance Department at 1-800-850-4622.
- 10) Enclosed is a 2008 payment history for your review; this history reflects the escrow balance after each transaction.

Workout Plans 2009-2001

- 1) On December 18, 2009, the repayment plan was approved. As we did not receive the payment of \$4,330.95 by February 2, 2010; this plan was cancelled on February 16, 2010.

Our records indicate, on February 26, 2010, a new repayment plan was approved; the enclosed repayment agreement included the following payments due:

• March 10, 2010	\$2,352.11
• April 10, 2010	\$5,121.89
• May 10, 2010	\$5,121.89
• June 10, 2010	\$5,121.89
• July 10, 2010	\$5,121.89
• August 10, 2010	\$5,121.89

June 5, 2012

Account Number [REDACTED] 7516

Page Four

- 2) According to the enclosed repayment agreements, your payments were to be remitted by certified funds or cashier's check. As check number 103 for \$4,330.95 received was not one of these payment methods, on February 5, 2010, this check was returned to you. Please be advised, a nonsufficient funds fee was not assessed for this payment.
- 3) See response to number two.
- 4) Please be advised, correspondence was mailed to you advising of payment options, including the repayment plan and loan modification.

Our records indicate, on January 11, 2010, we responded to your Validation of Debt request; a copy of this response will be sent under separate cover. We apologize we did not receive your prior Qualified Written Requests.

Your account is due for the April 1, 2012 through June 1, 2012 payments of \$7,208.69, including the late fees of \$171.92. Please be advised, the breach letter expires July 9, 2010; therefore, foreclosure may begin after this date.

If you have any further questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care
Loan Servicing

Enclosures

TN

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

12/18/09

FORECLOSURE REPAYMENT AGREEMENT

JAMES P. KENNEDY

700 E SONORA RD
PALM SPRINGS CA 92264-8436

RE: Account Number [REDACTED] 7516
Property Address 3825 21ST STREET
SAN FRANCISCO CA 94114-2802

JAMES P. KENNEDY ("Customer") and GMAC Mortgage, LLC ("Lender"), in consideration for the mutual covenants set forth in this Foreclosure Repayment Agreement (the "Agreement"), hereby agree as follows:

1. There is an outstanding debt to the Lender pursuant to a note and mortgage or deed of trust or equivalent security instrument (the "Mortgage") executed on 09/28/93, in the original principal amount of \$272000.00.
2. The account is presently in default for non-payment to Lender of the 08/01/09 installment and all subsequent monthly payments due on the Mortgage for principal, interest, escrows and charges.
3. The amount necessary to cure the default is \$25985.74 plus such additional amounts that are presently due under the terms of the loan documents as of 12/18/09, and will increase until the default in the account is brought current.
4. Lender has instituted foreclosure proceedings against the property securing the Mortgage indebtedness, which proceedings will continue until the default(s) described herein is/are brought current under the terms of the Mortgage, or otherwise cured as provided for in this Agreement.
5. Notwithstanding the foregoing, Lender agrees to suspend but not terminate foreclosure activity on the default account, provided we receive the executed Agreement and we receive the initial installment in the amount of \$4330.95 no later than MONTHLY. This executed Agreement can be mailed or faxed to us at:

12/18/09
Account Number [REDACTED] 7516
Page Two

GMAC Mortgage, LLC
Attention: Default Payment Processor
3451 Hammond Avenue
Waterloo, IA 50702
Fax: 866-340-5043

6. Pursuant to your request you agree to pay the remainder of the default, \$, as indicated in the Payment Schedule enclosed and made a part hereof by reference. Customer understands that payments due under the Payment Schedule may include amounts due for real estate taxes and insurance, and the Payment Schedule amounts may, in such event, have to be increased, at the sole option of the Lender, if the items for such escrow purposes should increase during the duration of the Agreement.
7. All payments under this Agreement, including the regular monthly payments, shall be made in certified funds or cashier's check, shall include the account number on the Customer's check or on a written attachment to the check, and shall be sent to the following address:

GMAC Mortgage, LLC
Attention: Default Payment Processor
3451 Hammond Avenue
Waterloo, IA 50702

Additional methods of remitting payments under this agreement are:

- Money Gram using a Receive Code of 01/02/10
- Western Union using a Code City and State of

If payment is tendered in any other form, Lender may return the payment and invoke any remedies available under the loan documents and this Agreement.

8. In the event we do not receive timely payment called for under this Agreement, Lender may, without further notice to Customer, undertake or continue collection or foreclosure activities. In such event, any payments tendered under this Agreement shall be applied to the account in the manner specified in the Mortgage, and there will be no right to a refund of the tendered funds. In the event Lender chooses to accept any payment not in the full amount called for under this Agreement, such acceptance shall not be deemed a waiver of Lender's right to declare a default under this Agreement. Upon any default in meeting the terms of this Agreement, any such payments received under the terms of this Agreement shall be applied first against the default in the account, with the excess, if any, then applied according to the terms of the Mortgage. The parties expressly understand and agree time shall be of the essence as to the obligation under this Agreement.

12/18/09

Account Number [REDACTED] 7516
Page Three

9. Customer understands and agrees that all other provisions, covenants and agreements set forth in the Mortgage shall remain in force and effect during the duration of this Agreement and thereafter, and this Agreement shall not constitute a modification or extension of the Mortgage.
10. If a notice of a new or subsequent bankruptcy is received during the duration of this Agreement, the Agreement will automatically be voided.
11. Acceptance of any payment hereunder shall not constitute a cure nor be deemed a waiver of the existing default, and in no manner shall such acceptance prejudice any rights of Lender to proceed with the Trustee Sale Action noticed in the Notice of Default, and shall not constitute a violation of California Code of Civil Procedure Section 726.580(a), 580(d) (the One Form of Action Rule), and shall not invalidate the Notice of Default. Customer expressly relinquishes and waives any rights, claims and defenses Customer may have under any of the Code of Civil Procedure Sections or under the Loan with regard to any whole or partial payments, whether current, past or future.
12. If any additional amounts are added to the loan to be collected that have not been addressed in this agreement, those amounts will need to be paid at the conclusion of this agreement.

Notice: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced account, not as a personal liability.

If you have any additional questions, please contact us at 800-850-4622, extension .

Loss Mitigation Department
Loan Servicing

Enclosure

12/18/09
Account Number [REDACTED] 7516
Page Four

*****CERTIFIED FUNDS ONLY*****

NOTE: There is no grace period during this Agreement. Pursuant to your request and in order to cure the default on this account, all payments must be received on or before the due date.

RECEIVED AND AGREED:

JAMES P. KENNEDY
Customer

(Seal)

Date

Customer

Date

Upon receipt of the signed agreement, we as the Servicer will also execute to indicate our concurrence with this agreement.

Servicer

5:15

SIGN AND RETURN THIS PAGE ONLY

***** FAX TO 866-340-5043 *****

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

02/26/10

FORECLOSURE REPAYMENT AGREEMENT

JAMES P. KENNEDY

**700 E SONORA RD
PALM SPRINGS CA 92264-8436**

**RE: Account Number [REDACTED] 7516
Property Address 3825 21ST STREET
SAN FRANCISCO CA 94114-2802**

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1. There is an outstanding debt to the Lender pursuant to a note and mortgage or deed of trust or equivalent security instrument (the "Mortgage") executed on 09/28/93, in the original principal amount of \$272000.00.
2. The account is presently in default for non-payment to Lender of the 10/01/09 installment and all subsequent monthly payments due on the Mortgage for principal, interest, escrows and charges.
3. The amount necessary to cure the default is \$ plus such additional amounts that are presently due under the terms of the loan documents as of 02/26/10, and will increase until the default in the account is brought current.
4. Lender has instituted foreclosure proceedings against the property securing the Mortgage indebtedness, which proceedings will continue until the default(s) described herein is/are brought current under the terms of the Mortgage, or otherwise cured as provided for in this Agreement.
5. Notwithstanding the foregoing, Lender agrees to suspend but not terminate foreclosure activity on the default account, provided we receive the executed Agreement and we receive the initial installment in the amount of \$ no later than . This executed Agreement can be mailed or faxed to us at:

02/26/10
Account Number [REDACTED] 7516
Page Two

GMAC Mortgage, LLC
Attention: Default Payment Processor
3451 Hammond Avenue
Waterloo, IA 50702
Fax: 866-340-5043

6. Pursuant to your request you agree to pay the remainder of the default, \$, as indicated in the Payment Schedule enclosed and made a part hereof by reference. Customer understands that payments due under the Payment Schedule may include amounts due for real estate taxes and insurance, and the Payment Schedule amounts may, in such event, have to be increased, at the sole option of the Lender, if the items for such escrow purposes should increase during the duration of the Agreement.
7. All payments under this Agreement, including the regular monthly payments, shall be made in certified funds or cashier's check, shall include the account number on the Customer's check or on a written attachment to the check, and shall be sent to the following address:

GMAC Mortgage, LLC
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Waterloo, IA 50702

Additional methods of remitting payments under this agreement are:

- Money Gram using a Receive Code of
- Western Union using a Code City and State of

If payment is tendered in any other form, Lender may return the payment and invoke any remedies available under the loan documents and this Agreement.

8. In the event we do not receive timely payment called for under this Agreement, Lender may, without further notice to Customer, undertake or continue collection or foreclosure activities. In such event, any payments tendered under this Agreement shall be applied to the account in the manner specified in the Mortgage, and there will be no right to a refund of the tendered funds. In the event Lender chooses to accept any payment not in the full amount called for under this Agreement, such acceptance shall not be deemed a waiver of Lender's right to declare a default under this Agreement. Upon any default in meeting the terms of this Agreement, any such payments received under the terms of this Agreement shall be applied first against the default in the account, with the excess, if any, then applied according to the terms of the Mortgage. The parties expressly understand and agree time shall be of the essence as to the obligation under this Agreement.

02/26/10
Account Number [REDACTED] 7516
Page Three

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10. If a notice of a new or subsequent bankruptcy is received during the duration of this Agreement, the Agreement will automatically be voided.
11. Acceptance of any payment hereunder shall not constitute a cure nor be deemed a waiver of the existing default, and in no manner shall such acceptance prejudice any rights of Lender to proceed with the Trustee Sale Action noticed in the Notice of Default, and shall not constitute a violation of California Code of Civil Procedure Section 726.580(a), 580(d) (the One Form of Action Rule), and shall not invalidate the Notice of Default. Customer expressly relinquishes and waives any rights, claims and defenses Customer may have under any of the Code of Civil Procedure Sections or under the Loan with regard to any whole or partial payments, whether current, past or future.
12. If any additional amounts are added to the loan to be collected that have not been addressed in this agreement, those amounts will need to be paid at the conclusion of this agreement.

Notice: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced account, not as a personal liability.

If you have any additional questions, please contact us at 800-850-4622, extension .

Loss Mitigation Department
Loan Servicing

Enclosure

02/26/10
Account Number [REDACTED] 7516
Page Four

*****CERTIFIED FUNDS ONLY*****

NOTE: There is no grace period during this Agreement. Pursuant to your request and in order to cure the default on this account, all payments must be received on or before the due date.

RECEIVED AND AGREED:

JAMES P. KENNEDY (Seal)
Customer _____
Date

Customer _____
Date

Upon receipt of the signed agreement, we as the Servicer will also execute to indicate our concurrence with this agreement.

Servicer

5:15

SIGN AND RETURN THIS PAGE ONLY

***** FAX TO 866-340-5043 *****

2008 HISTORY STATEMENT OF MORTGAGE ACCOUNT

GMAC MORTGAGE, LLC
PO BOX 780
WATERLOO, IA 50704-0780

JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS CA 92264-8436

LOAN TYPE 1-0 CONVENTIONAL
ACCOUNT NUM 7516

TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	2008 DETAIL BY TRANSACTION			PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR DISAB	LIFE/ FEES	CHRG/ FEES	PRINCIPAL AFTER TRAN	BAL AFTER TRAN	ESCROW AFTER TRAN	BAL UNAPP AFTER TRAN	FUNDS
		LAST PAID	POST DATE	PRINCIPAL PAID											
PAYMENT	1719.23	02/08	02/01	619.35	1099.88							202,435.81			
PAYMENT	1719.23	03/08	02/29	622.70	1096.53							201,813.11			
PAYMENT	1719.23	04/08	04/01	626.08	1093.15							201,187.03			
PAYMENT	1719.23	05/08	05/01	629.47	1089.76							200,557.56			
PAYMENT	1719.23	06/08	05/30	632.86	1086.35							199,924.68			
PAYMENT	1719.23	07/08	07/01	636.30	1082.93							199,288.38			
PAYMENT	1719.23	08/08	08/01	639.75	1079.48							198,648.63			
CORP ADV 2 E	6391.00	08/08	08/21									6391.00		198,648.63	
REVERSE6891.00	08/08	08/22			-6391.00							198,648.63	-6,391.00		
CORP ADV 2 E	6391.00	08/08	08/22									6391.00		198,648.63	-6,391.00
PAYMENT	1719.23	09/08	08/29	643.22	1076.01							198,005.41	-6,391.00		
TAX DISB	09/08	10/04				-2939.80						198,005.41	-9,330.80		
PAYMENT	1719.23	10/08	10/10	646.70	1072.53							197,358.71	-9,330.80		
ES639EDEPOSIT10/08	10/23				6391.00							197,358.71	-2,939.80		
MISC RECEIPT	1719.23	10/08	11/10									197,358.71	-2,939.80	1,719.23	
PAYMENT	532.58	11/08	12/01	650.20	1069.03	532.58						196,708.51	-2,407.22		
MISC RECEIPT	1186.65	11/08	12/01									196,708.51	-2,407.22		1,186.65

SUMMARY TOTALS

PRINCIPAL	BALANCE START OF PERIOD	203,055.16	P & I PAYMENT	1,719.23
PRINCIPAL	PAID DURING PERIOD	6,346.65	ESCROW PAYMENT	200.60
PRINCIPAL	BALANCE END OF PERIOD	196,708.51		
ESCROW	BALANCE START OF PERIOD	0.00	TOTAL PAYMENT	1,919.83
ESCROW	PAID DURING PERIOD	6,923.58	ACCUM LATE CHRG	85.96
ESCROW	DISBURSEMENTS	-9,330.80		
ESCROW	BALANCE END OF PERIOD	-2,407.22		
REFUND	OF OVERPAID INTEREST	0.00		
INTEREST	REPORTABLE DURING PERIOD	10845.65		
PROPERTY	TAXES PAID DURING PERIOD	2,939.80		
POINTS PAID		0.00		

Entity002Org00000

2009 HISTORY STATEMENT OF MORTGAGE ACCOUNT

GMAC MORTGAGE
PO BOX 780
WATERLOO, IA 50704-0780

JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS
CA 92264-8436

LOAN TYPE 1-0 CONVENTIONAL
ACCOUNT NUM 7516

2009 DETAIL BY TRANSACTION							ESCROW PAID	CR DISAB	LIFE/ FEES	LT CHRG/ FEES	PRINCIPAL AFTER TRAN	BAL AFTER TRAN	ESCROW UNAPP FUNDS	
TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID									
PAYMENT	733.18	12/08	01/14	653.73	1065.50		200.60				196,054.78	-2,206.62		
MISC RECEIPT	986.05	12/08	01/14								196,054.78	-2,206.62	986.05	
PAYMENT	933.78	01/09	02/13	657.27	1061.96		200.60				195,397.51	-2,006.02		
MISC RECEIPT	785.45	01/09	02/13								195,397.51	-2,006.02	785.45	
PAYMENT	1134.38	02/09	03/13	660.83	1058.40		200.60				194,736.68	-1,805.42		
MISC RECEIPT	584.85	02/09	03/13								194,736.68	-1,805.42	584.85	
PAYMENT	1334.98	03/09	04/14	664.41	1054.82		200.60				194,072.27	-1,604.82		
MISC RECEIPT	384.25	03/09	04/14								194,072.27	-1,604.82	384.25	
CORP ADV 2 E	6391.00	03/09	04/23					6391.00			194,072.27	-1,604.82	384.25	
REVERSAL	-6391.00	03/09	04/24				-6391.00			194,072.27	-7,995.82	384.25		
CORP ADV 2 E	6391.00	03/09	04/24					6391.00			194,072.27	-7,995.82	384.25	
PAYMENT	1535.58	04/09	05/14	668.01	1051.22		200.60				193,404.26	-7,795.22		
MISC RECEIPT	183.65	04/09	05/14								193,404.26	-7,795.22	183.65	
PAYMENT	1719.23	05/09	06/12	671.62	1047.61		183.65				192,732.64	-7,611.57		
MISC RECEIPT	1719.23	05/09	08/14								192,732.64	-7,611.57	1,719.23	
MISC RECEIPT	1719.23	05/09	09/14								192,732.64	-7,611.57	3,438.46	
PAYMENT	60/09	09/16		675.26	1043.97		632.88				192,057.38	-6,978.69	1,086.35	
PAYMENT	1282.71	07/09	10/14	678.92	1040.31		649.83				191,378.46	-6,328.86		
MISC RECEIPT	436.52	07/09	10/14					83.00			191,378.46	-6,328.86	436.52	
CORP ADV 3 D	83.00	07/09	10/20								191,378.46	-6,328.86	436.52	
MISC RECEIPT	1719.23	07/09	11/13								191,378.46	-6,328.86	2,155.75	
REVERSAL	-1719.23	07/09	11/19								191,378.46	-6,328.86	436.52	
NSF FEE	25.00	07/09	11/19					25.00			191,378.46	-6,328.86	436.52	
TAX DISB		07/09	11/20				-2926.14				191,378.46	-9,255.00	436.52	
PROP INSPECT	11.25	07/09	11/25					11.25			191,378.46	-9,255.00	436.52	
MISC RECEIPT	1719.23	07/09	12/14								191,378.46	-9,255.00	2,155.75	
REVERSAL	-1719.23	07/09	12/15								191,378.46	-9,255.00	436.52	
PROP INSPECT	11.25	07/09	12/22					11.25			191,378.46	-9,255.00	436.52	
PAYMENT	2352.11	08/09	12/31	682.60	1036.63		632.88				190,695.86	-6,622.12	436.52	
PAYMENT	2352.11	09/09	12/31	686.29	1032.94		632.88				190,009.57	-7,989.24	436.52	
REVERSAL	-373.27	09/09	12/31								190,009.57	-7,989.24	63.25	

12-12020-mg Doc 10337-8 Filed 03/20/17 Entered 03/20/17 17:02:44 Decl.
Exhibit G Pg 17 of 121

2009 DETAIL BY TRANSACTION				ESCROW CR LIFE/ LT CHRG/ PRINCIPAL BAL	ESCROW BAL UNAPP FUNDS				
TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PAID	PAID	DISAB	FEES	AFTER TRAN	AFTER TRAN
SUMMARY TOTALS				7516					
PRINCIPAL BALANCE START OF PERIOD		196,708.51		P & I PAYMENT	1,719.23				
PRINCIPAL PAID DURING PERIOD		6,698.94		ESCROW PAYMENT	632.88				
PRINCIPAL BALANCE END OF PERIOD		190,009.57							
ESCROW	BALANCE START OF PERIOD	-2,407.22		TOTAL PAYMENT	2,352.11				
ESCROW	PAID DURING PERIOD	3,735.12		ACCUM LATE CHRG	429.80				
ESCROW	DISBURSEMENTS	-9,317.14							
ESCROW	BALANCE END OF PERIOD	-7,989.24							
REFUND	OF OVERPAID INTEREST	0.00							
INTEREST	REPORTABLE DURING PERIOD	10493.36							
PROPERTY	TAXES PAID DURING PERIOD	2,926.14							
	POINTS PAID	0.00							

Entity082Org00000

GMAC Mortgage, LLC
PO Box 780
3451 Hammond Avenue
Waterloo IA 50704-0780

PAGE 1
DATE 06/05/12

HISTORY FOR ACCOUNT 7516

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

DATES		CURRENT BALANCES		UNCOLLECTED	
PAID TO	03/01/12	PRINCIPAL	167598.09	LATE CHARGES	0.00
NEXT DUE	04/01/12	ESCROW	-139.01	OPTIONAL INS	0.00
LAST PMT	03/30/12	UNAPPLIED FUND	0.00	INTEREST	0.00
AUDIT DT	09/28/93	UNAPPLIED CODES		FEES	0.00
		BUYDOWN FUND	0.00	----- YEAR TO DATE -----	
LAST ACTIVITY	05/23/12	BUYDOWN CODE		INTEREST	2749.60
				TAXES	2722.43

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
061209	UI	050109	.00	.00	.00	.00
REF NUMBER SG0R5EQ19KRE DESC						
BAL AFTER 193404.26 - 7795.22						
* ESC SHORTAGE -16.95						
T:00603	E/B:001 OPTIONAL INS BAL		00.00	LATE CHARGE BAL	00.00	
061209	GRU	000000 000000	GRACE UNAP AMT:	.00		
061209	UFU	050109	UNAPPLIED FUNDS (1)	-183.65	BALANCE	0.00
			BAL AFTER 193404.26		- 7795.22	
T:00603	/B:001 OPTIONAL INS BAL		00.00	LATE CHARGE BAL	00.00	
061209	AP	050109	1719.23	671.62	1047.61	183.65
			BAL AFTER 192732.64		- 7611.57	
T:00603	E/B:001 OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-85.96	
081409	UFU	050109	UNAPPLIED FUNDS (1)	1719.23	BALANCE	1719.23
REF NUMBER SG0RL9OTDDND DESC						
BAL AFTER 192732.64 - 7611.57						
T:00603	/B:001 OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-85.96	
081409	SRA	050109	1719.23	.00	.00	.00
			BAL AFTER 192732.64		- 7611.57	
T:00603	E/B:001 OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-85.96	
091409	UFU	050109	UNAPPLIED FUNDS (1)	1719.23	BALANCE	3438.46
REF NUMBER SG0RT3734OFJ DESC						
BAL AFTER 192732.64 - 7611.57						
T:00603	/B:001 OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-85.96	

HISTORY FOR ACCOUNT

7516

PAGE 2
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
091409	SRA 050109	1719.23	.00	.00	.00
		BAL AFTER	192732.64		-7611.57
T:00603	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
091609	UI 060109	.00	.00	.00	.00
REF NUMBER	CIT 648	DESC			
		BAL AFTER	192732.64		-7611.57
		OPT PREMIUMS	.00	LATE CHARGE PYMT	-171.92*
T:17391	I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
091609	GRU 000000 000000 GRACE UNAP AMT:	.00			
091609	UFU 060109 UNAPPLIED FUNDS (1)		-2352.11	BALANCE	1086.35
		BAL AFTER	192732.64		-7611.57
T:17391	/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
091609	PA 060109 .00	675.26	1043.97		632.88
LC DATE	091409	BAL AFTER	192057.38		-6978.69
T:17391	I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	UI 070109 .00	.00	.00		.00
REF NUMBER	SG0S4KK22TL1	DESC			
		BAL AFTER	192057.38		-6978.69
		* ESC SHORTAGE	16.95		
T:00603	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	GRU 000000 000000 GRACE UNAP AMT:	.00			
101409	UFU 070109 UNAPPLIED FUNDS (1)		-1086.35	BALANCE	0.00
		BAL AFTER	192057.38		-6978.69
T:00603	/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	AP 070109 1282.71	678.92	1040.31		649.83
		BAL AFTER	191378.46		-6328.86
T:00603	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	GRU 000000 000000 GRACE UNAP AMT:	.00			
REF NUMBER	SG0S4KK22TL1	DESC			
101409	UFU 070109 UNAPPLIED FUNDS (1)		436.52	BALANCE	436.52
		BAL AFTER	191378.46		-6328.86
T:00603	/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88

INQ 1419

HISTORY FOR ACCOUNT

7516

PAGE 3
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
101409	SWA	070109	436.52	.00	.00
		BAL AFTER	191378.46		-6328.86
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -257.88
102009	FB	070109	83.00	164 CORP ADV 3 DRM	
		REF NUMBER	SG0S64D01860	DESC	
T:30902		/B:000			
111309	UFU	070109	UNAPPLIED FUNDS (1)	1719.23	BALANCE 2155.75
		REF NUMBER	SG0SC610VCCK	DESC	
		BAL AFTER	191378.46		-6328.86
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -257.88
111309	SRA	070109	1719.23	.00	.00
		BAL AFTER	191378.46		-6328.86
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -257.88
111909	UFU	070109	UNAPPLIED FUNDS (1)	-1719.23	BALANCE 436.52
		REF NUMBER	CHECKFREE	DESC	
		BAL AFTER	191378.46		-6328.86
T:19336		/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -257.88
111909	SR1	070109	-1719.23	.00	.00
		BAL AFTER	191378.46		-6328.86
T:19336		I/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -257.88
111909	FB	070109	25.00	3 NSF FEE	
		REF NUMBER	SG0SDJS8LNE0	DESC	
T:19336		/B:000			
112009	M90	070109	-2926.14 PAYEE = 0038.00000	.00	-2926.14
		BAL AFTER	191378.46		-9255.00
T:12709		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -257.88
112509	FB	070109	11.25	11 PROP INSPECTION FEE	
T:32506		/B:001			
121409	UFU	070109	UNAPPLIED FUNDS (1)	1719.23	BALANCE 2155.75
		REF NUMBER	SG0SJVF8UEUT	DESC	
		BAL AFTER	191378.46		-9255.00
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -257.88
121409	SRA	070109	1719.23	.00	.00
		BAL AFTER	191378.46		-9255.00
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -257.88

INQ 1419

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 4
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
121509	UFU	070109	UNAPPLIED FUNDS (1)	-1719.23	BALANCE 436.52
REF NUMBER ECOM RETURN DESC					
BAL AFTER 191378.46 -9255.00					
T:19336		/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -257.88
121509	SRO	070109	-1719.23	.00	.00
BAL AFTER 191378.46 -9255.00					
T:19336		/Y/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -257.88
121809	UFU	070109	UNAPPLIED FUNDS (1)	-436.52	BALANCE 0.00
BAL AFTER 191378.46 -9255.00					
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -257.88
121809	UFF	070109	UNAPPLIED FUNDS (2)	436.52	BALANCE 436.52
BAL AFTER 191378.46 -9255.00					
OPTIONAL INS BAL 00.00 LATE CHARGE BAL -257.88					
121809	AA	070109	.00	.00	.00
BAL AFTER 191378.46 -9255.00					
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -257.88
121809	UI	070109	.00	.00	.00
BAL AFTER 191378.46 -9255.00					
OPT PREMIUMS .00 LATE CHARGE PYMT -171.92*					
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -429.80
121809	AA	070109	.00	.00	.00
BAL AFTER 191378.46 -9255.00					
OPT PREMIUMS .00 LATE CHARGE PYMT -171.92*					
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -429.80
122209	FB	070109	11.25	11 PROP INSPECTION FEE	
T:32506		/B:001			
123109	RPL	010210	PAID 4330.95	DUE 4330.95	SHORT .00 TELLER 11674
BAL AFTER 191378.46 -9255.00					
OPTIONAL INS BAL 00.00 LATE CHARGE BAL -429.80					
123109	RPL	010210	NO. OF PLAN PMTS=01		
BAL AFTER 191378.46 -9255.00					
OPTIONAL INS BAL 00.00 LATE CHARGE BAL -429.80					

INQ 1419

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 5
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
123109	GRU	0000000 0000000	GRACE UNAP AMT:	.00	
123109	RP	080109	2352.11	682.60	1036.63
			BAL AFTER	190695.86	-8622.12
T:11674		I/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -429.80
123109	GRU	0000000 0000000	GRACE UNAP AMT:	.00	
			REF NUMBER 310921973	DESC	
123109	RP	090109	2352.11	686.29	1032.94
			BAL AFTER	190009.57	-7989.24
T:11674		I/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -429.80
123109	UFF	090109	UNAPPLIED FUNDS (2)	-373.27	BALANCE 63.25
			REF NUMBER 310921973	DESC	
			BAL AFTER	190009.57	-7989.24
T:11674		/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -429.80
123109	SR0	090109	-373.27	.00	.00
			BAL AFTER	190009.57	-7989.24
T:11674		I/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -429.80

011210	FB	090109	43.68	40 EXPENSE ADVANCES	
T:32551		/B:000			
011210	FB	090109	853.45	40 EXPENSE ADVANCES	
T:32551		/B:000			
011210	FB	090109	31.00	40 EXPENSE ADVANCES	
T:32551		/B:000			
011210	FB	090109	480.00	40 EXPENSE ADVANCES	
T:32551		/B:000			
011410	UFU	090109	UNAPPLIED FUNDS (1)	1719.23	BALANCE 1719.23
			REF NUMBER SGOSS0UVCTM9	DESC	
			BAL AFTER	190009.57	-7989.24
T:00603		/B:001		00.00	-429.80
011410	SRA	090109	1719.23	.00	.00
			BAL AFTER	190009.57	-7989.24
T:00603		E/B:001		00.00	-429.80

INQ 1419

HISTORY FOR ACCOUNT

7516

PAGE 6
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
011510	UFU 090109	UNAPPLIED FUNDS (1)		-1719.23	BALANCE 0.00
	REF NUMBER	ECOM RETURN DESC			
		BAL AFTER	190009.57		-7989.24
T:19336		/B:005		00.00	-429.80
011510	SR0 090109	-1719.23		.00	.00
		BAL AFTER	190009.57		-7989.24
T:19336		Y/B:005		00.00	-429.80
012210	FB 090109	6290.00 163 CORP ADV 2 ESCROW			
	REF NUMBER	SG0STTMQ0168 DESC			
T:05006		/B:000			
012510	SR0 090109	-6290.00		.00	.00
		163 CLEANUP			
		BAL AFTER	190009.57		-14279.24
T:01755		I/B:001		00.00	-429.80
012510	FE 090109	6290.00 163 CORP ADV 2 ESCROW			
	REF NUMBER	163 CLEANUP DESC			
T:01755		/B:001			
021210	UFU 090109	UNAPPLIED FUNDS (1)		63.25	BALANCE 63.25
		BAL AFTER	190009.57		-14279.24
T:01702		/B:000		00.00	-429.80
021210	UFF 090109	UNAPPLIED FUNDS (2)		-63.25	BALANCE 0.00
		BAL AFTER	190009.57		-14279.24
			00.00		-429.80
021210	AA 090109	.00		.00	.00
		BAL AFTER	190009.57		-14279.24
T:01702		/B:000		00.00	-429.80
021210	AA 090109	.00		.00	.00
		BAL AFTER	190009.57		-14279.24
T:01702		/B:000		00.00	-429.80
022210	FB 090109	11.25 11 PROP INSPECTION FEE			
T:32506		/B:001			

INQ 1419

HISTORY FOR ACCOUNT

7516

PAGE 7
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
022610	UFU	090109	UNAPPLIED FUNDS (1)	-63.25	BALANCE 0.00
			BAL AFTER 190009.57		-14279.24
T:14244		/B:000	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-429.80
022610	UFF	090109	UNAPPLIED FUNDS (2)	63.25	BALANCE 63.25
			BAL AFTER 190009.57		-14279.24
			OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-429.80
022610	AA	090109	.00	.00	.00
			BAL AFTER 190009.57		-14279.24
T:14244		/B:000	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-429.80
022610	UI	090109	.00	.00	.00
			BAL AFTER 190009.57		-14279.24
			OPT PREMIUMS .00	LATE CHARGE PYMT	-171.92*
T:14244		/B:000	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72
022610	AA	090109	.00	.00	.00
			BAL AFTER 190009.57		-14279.24
			OPT PREMIUMS .00	LATE CHARGE PYMT	-171.92*
T:14244		/B:000	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72

030310 FB 090109 83.00 164 CORP ADV 3 DRM

REF NUMBER SG0T80MIGGVG DESC

T:02726 /B:000

031510 RPL 031010 PAID 2352.11 DUE 2352.11 SHORT .00 TELLER 31143
BAL AFTER 190009.57 -14279.24

OPTIONAL INS BAL 00.00 LATE CHARGE BAL -601.72

031510 RPL 031010 NO. OF PLAN PMTS=01
BAL AFTER 190009.57 -14279.24
OPTIONAL INS BAL 00.00 LATE CHARGE BAL -601.72

031510 GRU 000000 000000 GRACE UNAP AMT: .00

REF NUMBER EM-307901337 DESC

031510 RP 100109 2352.11 690.01 1029.22 632.88

LC DATE 031310 BAL AFTER 189319.56 -13646.36

T:31143 I/B:008 OPTIONAL INS BAL 00.00 LATE CHARGE BAL -601.72

031810 FB 100109 51.03 40 EXPENSE ADVANCES

T:32551 /B:000

INQ 1419

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 8
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DUE DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
031810	FB	100109	146.55	40 EXPENSE ADVANCES	
T:32551		/B:000			
031810	FB	100109	350.00	40 EXPENSE ADVANCES	
T:32551		/B:000			
031810	FB	100109	11.00	40 EXPENSE ADVANCES	
T:32551		/B:000			
031810	FB	100109	120.00	40 EXPENSE ADVANCES	
T:32551		/B:000			
041310	RPL	041010	PAID 5121.89	DUE 5121.89 SHORT	.00 TELLER 31143
			BAL AFTER	189319.56	-13646.36
				00.00	-601.72
041310	RPL	041010	NO. OF PLAN PMTS=01		
			BAL AFTER	189319.56	-13646.36
				00.00	-601.72
041310	GRU	000000 000000	GRACE UNAP AMT:	.00	
			REF NUMBER	EM-307901369 DESC	
041310	RP	110109	2352.11	693.75	1025.48 632.88
		LC DATE 041110	BAL AFTER	188625.81	-13013.48
T:31143		I/B:008		00.00	-601.72
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -85.96

041310	GRU	000000 000000	GRACE UNAP AMT:	.00	
			REF NUMBER	EM-307901369 DESC	
041310	RP	120109	2352.11	697.51	1021.72 632.88
		LC DATE 041110	BAL AFTER	187928.30	-12380.60
T:31143		I/B:008		00.00	-601.72
041310	UFF	120109	UNAPPLIED FUNDS (2)	417.67	BALANCE 480.92
			REF NUMBER	EM-307901369 DESC	
			BAL AFTER	187928.30	-12380.60
T:31143		/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -601.72

INQ 1419

HISTORY FOR ACCOUNT

7516

PAGE 9
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
041310	SR	120109	417.67 .00	.00	.00
	LC DATE	041110	BAL AFTER 187928.30		-12380.60
T:31143		I/B:008	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72
051110	RPL	051010	PAID 5121.89 DUE 5121.89	SHORT .00	TELLER 20001
			BAL AFTER 187928.30		-12380.60
			OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72
051110	RPL	051010	NO. OF PLAN PMTS=01		
			BAL AFTER 187928.30		-12380.60
			OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72
051110	GRU	000000 000000	GRACE UNAP AMT: .00		
	REF NUMBER	EM-500201232	DESC		
051110	RP	010110	2352.11 701.29	1017.94	632.88
			BAL AFTER 187227.01		-11747.72
T:20001		I/B:003	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72
051110	GRU	000000 000000	GRACE UNAP AMT: .00		
	REF NUMBER	EM-500201232	DESC		
051110	RP	020110	2352.11 705.08	1014.15	632.88
			BAL AFTER 186521.93		-11114.84
T:20001		I/B:003	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72
051110	UFF	020110	UNAPPLIED FUNDS (2)	417.67	BALANCE 898.59
	REF NUMBER	EM-500201232	DESC		
			BAL AFTER 186521.93		-11114.84
T:20001		/B:003	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72
051110	SR	020110	417.67 .00	.00	.00
			BAL AFTER 186521.93		-11114.84
T:20001		I/B:003	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72
061110	RPL	061010	PAID 5121.89 DUE 5121.89	SHORT .00	TELLER 19996
			BAL AFTER 186521.93		-11114.84
			OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72
061110	RPL	061010	NO. OF PLAN PMTS=01		
			BAL AFTER 186521.93		-11114.84
			OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72
061110	GRU	000000 000000	GRACE UNAP AMT: .00		
	REF NUMBER	EM-500201247	DESC		
061110	RP	030110	2352.11 708.90	1010.33	632.88
			BAL AFTER 185813.03		-10481.96
T:19996		I/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72
T:00603		E/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-85.96

HISTORY FOR ACCOUNT

7516

PAGE 10
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
061110 GRU 000000 000000 GRACE UNAP AMT: .00					
REF NUMBER EM-500201247 DESC					
061110 RP	040110	2352.11	712.74	1006.49	632.88
BAL AFTER 185100.29 -9849.08					
T:19996	I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
061110 UFF	040110	UNAPPLIED FUNDS (2)	417.67	BALANCE	1316.26
EM-500201247					
BAL AFTER 185100.29 -9849.08					
T:19996	/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
061110 SR	040110	417.67	.00	.00	.00
BAL AFTER 185100.29 -9849.08					
T:19996	I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910 RPL	071010	PAID 5121.89 DUE 5121.89 SHORT	.00	TELLER 19996	
BAL AFTER 185100.29 -9849.08					
OPTIONAL INS BAL 00.00 LATE CHARGE BAL -601.72					
071910 RPL	071010	NO. OF PLAN PMTS=01			
BAL AFTER 185100.29 -9849.08					
OPTIONAL INS BAL 00.00 LATE CHARGE BAL -601.72					
071910 GRU 000000 000000 GRACE UNAP AMT: .00					
REF NUMBER EM-500201259 DESC					
071910 RP	050110	2352.11	716.60	1002.63	632.88
LC DATE	071710	BAL AFTER	184383.69		-9216.20
T:19996	I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910 GRU 000000 000000 GRACE UNAP AMT: .00					
EM-500201259					
071910 RP	060110	2352.11	720.49	998.74	632.88
LC DATE	071710	BAL AFTER	183663.20		-8583.32
T:19996	I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910 UFF	060110	UNAPPLIED FUNDS (2)	417.67	BALANCE	1733.93
REF NUMBER EM-500201259 DESC					
BAL AFTER 183663.20 -8583.32					
T:19996	/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910 SR	060110	417.67	.00	.00	.00
LC DATE	071710	BAL AFTER	183663.20		-8583.32
T:19996	I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 11
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
081610	M90	060110	-6152.90 PAYEE = 0038.00000	.00	-6152.90
			BAL AFTER 183663.20		-14736.22
T:31658		/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-601.72
082010	UI	060110	.00	.00	.00
			BAL AFTER 183663.20		-14736.22
			OPT PREMIUMS .00	LATE CHARGE PYMT	-601.72*
T:14244		/B:000	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-1203.44

082010	AA	060110	.00	.00	.00
			BAL AFTER 183663.20		-14736.22
			OPT PREMIUMS .00	LATE CHARGE PYMT	-601.72*
T:14244		/B:000	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-1203.44
082010	UFF	060110	UNAPPLIED FUNDS (1)	1733.93	BALANCE 1733.93
			BAL AFTER 183663.20		-14736.22
T:14244		/B:000	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-1203.44

082010	UFF	060110	UNAPPLIED FUNDS (2)	-1733.93	BALANCE 0.00
			BAL AFTER 183663.20		-14736.22
			OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-1203.44
082010	AA	060110	.00	.00	.00
			BAL AFTER 183663.20		-14736.22
T:14244		/B:000	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-1203.44
082010	AA	060110	.00	.00	.00
			BAL AFTER 183663.20		-14736.22
T:14244		/B:000	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-1203.44
082310	UI	070110	.00	.00	.00
			REF NUMBER SGOUJJ7VIJES DESC		
			BAL AFTER 183663.20		-14736.22
			OPT PREMIUMS .00	LATE CHARGE PYMT	-85.96*
T:00321		K/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-1289.40
082310	GRU	000000 000000	GRACE UNAP AMT: .00		
082310	UFF	070110	UNAPPLIED FUNDS (1)	-1733.93	BALANCE 0.00
			BAL AFTER 183663.20		-14736.22
T:00321		/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-1289.40

INQ 1419

HISTORY FOR ACCOUNT

7516

PAGE 12
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
082310	AP	070110	618.18	724.39	994.84 632.88
	LC DATE	081910	BAL AFTER	182938.81	-14103.34
T:00321			K/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL -1289.40
082310	UI	080110	.00	.00	.00 .00
	REF NUMBER	SG0UJJ7VIJES	DESC		
		BAL AFTER	182938.81		-14103.34
		OPT PREMIUMS	.00	LATE CHARGE PYMT	1289.40*
T:00321			K/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL 00.00
082310	GRU	000000 000000	GRACE UNAP AMT:	.00	
082310	AP	080110	3641.51	728.31	990.92 632.88
	LC DATE	081910	BAL AFTER	182210.50	-13470.46
		OPT PREMIUMS	.00	LATE CHARGE PYMT	1289.40
T:00321			K/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL 00.00
082310	FWA	080110	43.68	40 EXPENSE ADVANCES	
	REF NUMBER	SG0UJJ7VIJES	DESC		
	LC DATE	081910			
T:00321		/B:001			
082310	FWA	080110	818.52	40 EXPENSE ADVANCES	
	REF NUMBER	SG0UJJ7VIJES	DESC		
	LC DATE	081910			
T:00321		/B:001			
091310	UFU	080110	UNAPPLIED FUNDS (1)	1719.23	BALANCE 1719.23
		SG0UOBR68B23			
		BAL AFTER	182210.50		-13470.46
T:00321		/B:001	00.00		00.00
091310	SRA	080110	1719.23	.00	.00 .00
	LC DATE	091010	BAL AFTER	182210.50	-13470.46
T:00321			K/B:001	00.00	00.00
101110	UI	090110	.00	.00	.00 .00
	REF NUMBER	SG0UVDV9T1B5	DESC		
		BAL AFTER	182210.50		-13470.46
		OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00430			P/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL -85.96

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 13
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
101110	GRU 000000	000000 GRACE UNAP AMT:	.00		
101110	UFU 090110	UNAPPLIED FUNDS (1)	-1719.23	BALANCE	0.00
		BAL AFTER	182210.50		-13470.46
T:00430		/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
101110	AP 090110	632.88	732.26	986.97	632.88
		LC DATE 100910	BAL AFTER	181478.24	-12837.58
T:00430		/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96

101110	GRU 000000	000000 GRACE UNAP AMT:	.00		
	REF NUMBER	SG0UVDV9T1B5 DESC			
101110	UFU 090110	UNAPPLIED FUNDS (1)	1286.95	BALANCE	1286.95
		BAL AFTER	181478.24		-12837.58
T:00430		/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
101110	SWA 090110	1286.95	.00	.00	.00
	LC DATE 100910	BAL AFTER	181478.24		-12837.58
T:00430		/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
111010	E90 090110	-2683.86 PAYEE = 0038.00000	.00	-2683.86	
		BAL AFTER	181478.24		-15521.44
T:32687		/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
111510	UFU 090110	UNAPPLIED FUNDS (1)	1719.23	BALANCE	3006.18
	REF NUMBER	SG0V8FMQ3J6A DESC			
		BAL AFTER	181478.24		-15521.44
T:00430		/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96

111510	SRA 090110	1719.23	.00	.00	.00
	LC DATE 111310	BAL AFTER	181478.24		-15521.44
T:00430		/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
111810	FB 090110	11.25 11 PROP INSPECTION FEE			
T:32506		/B:001			
121410	UFU 090110	UNAPPLIED FUNDS (1)	-3006.18	BALANCE	0.00
		BAL AFTER	181478.24		-15521.44
T:18585		/B:000 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96

HISTORY FOR ACCOUNT

7516

PAGE 14
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
121410	UFF 090110	UNAPPLIED FUNDS (2)	3006.18	BALANCE	3006.18
		BAL AFTER	181478.24		-15521.44
		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
121410	AA 090110	.00	.00	.00	.00
		BAL AFTER	181478.24		-15521.44
T:18585	/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
121410	UI 090110	.00	.00	.00	.00
		BAL AFTER	181478.24		-15521.44
		OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585	/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121410	AA 090110	.00	.00	.00	.00
		BAL AFTER	181478.24		-15521.44
		OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585	/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121410	FB 090110	83.00	164 CORP ADV 3 DRM		
		REF NUMBER	SG0VG0UC6000	DESC	
T:26663	/B:000				
121510	RPD 121710	PAID 3985.38	DUE 3985.38	SHORT .00	TELLER 606
		BAL AFTER	181478.24		-15521.44
			00.00		-171.92
121510	RPD 121710	NO. OF PLAN PMTS=01			
		BAL AFTER	181478.24		-15521.44
			00.00		-171.92
121510	GRU 000000 000000	GRACE UNAP AMT: .00			
		REF NUMBER	000000000000	DESC	
121510	AP 100110	3495.78	736.22	983.01	1776.55
	LC DATE	121410	BAL AFTER	180742.02	-13744.89
T:00606	E/B:001		00.00		-171.92
T:00603	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96

HISTORY FOR ACCOUNT

7516

PAGE 15
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
121510	GRU	0000000	0000000 GRACE UNAP AMT:	.00		
121510	AP	110110	3495.78	740.21	979.02	1776.55
	LC DATE	121410	BAL AFTER	180001.81		-11968.34
T:00606			E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121510	UFF	110110	UNAPPLIED FUNDS (2)		-3006.18	BALANCE 0.00
	REF NUMBER		000000000000 DESC			
			BAL AFTER	180001.81		-11968.34
T:00606			/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121510	SRA	110110	-3006.18	.00	.00	.00
	LC DATE	121410	BAL AFTER	180001.81		-11968.34
T:00606			E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121510	FB	110110	12.50 171 SPEEDPAY FEE			
	REF NUMBER		SG0VG5AQUM70 DESC			
	LC DATE	121410				
T:00606			/B:000			
121510	FEA	110110	12.50 171 SPEEDPAY FEE			
	REF NUMBER		000000000000 DESC			
	LC DATE	121410				
T:00606			/B:001			
010311	UI	110110	.00	.00	.00	.00
			BAL AFTER	180001.81		-11968.34
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585			/B:000	00.00		-257.88
010311	AA	110110	.00	.00	.00	.00
			BAL AFTER	180001.81		-11968.34
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585			/B:000	00.00		-257.88
010311	AA	110110	.00	.00	.00	.00
			BAL AFTER	180001.81		-11968.34
T:18585			/B:000	00.00		-257.88

INQ 1419

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 16
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
010311	AA	110110	.00	.00	.00	.00
		BAL AFTER		180001.81		-11968.34
T:18585		/B:000		00.00		-257.88
010711	FB	110110	13.00	11 PROP INSPECTION FEE		
T:32506		/B:001				
011311	R20	110110	552.00	.00	.00	552.00
	REF NUMBER	SG0VNNJS1UM0	DESC			
		BAL AFTER		180001.81		-11416.34
T:28725		I/B:002	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
012111	UI	120110	.00	.00	.00	.00
	REF NUMBER	000000000000	DESC			
		BAL AFTER		180001.81		-11416.34
	OPT PREMIUMS			.00	LATE CHARGE PYMT	-85.96*
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-343.84
012111	GRU	000000 000000	GRACE UNAP AMT:	.00		
012111	AP	120110	3495.78	744.22	975.01	1776.55
		BAL AFTER		179257.59		-9639.79
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-343.84
012111	FB	120110	7.50	171 SPEEDPAY FEE		
	REF NUMBER	SG0VPR3LU020	DESC			
T:00606		/B:000				
012111	FEA	120110	7.50	171 SPEEDPAY FEE		
		000000000000				
T:00606		/B:001				
020811	FB	120110	11.25	11 PROP INSPECTION FEE		
T:32506		/B:001				
022511	UI	010111	.00	.00	.00	.00
	REF NUMBER	000000000000	DESC			
		BAL AFTER		179257.59		-9639.79
	OPT PREMIUMS			.00	LATE CHARGE PYMT	-85.96*
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
022511	GRU	000000 000000	GRACE UNAP AMT:	.00		
022511	AP	010111	3495.78	748.25	970.98	1776.55
LC DATE	022411	BAL AFTER		178509.34		-7863.24
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80

INQ 1419

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 17
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
030911	E90	010111	-2683.86 PAYEE = 0038.00000	.00	-2683.86
			BAL AFTER 178509.34		-10547.10
T:32687		/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-429.80
031811	AA	010111	.00	.00	.00
			BAL AFTER 178509.34		-10547.10
T:21315		/B:000	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-429.80
031811	AA	010111	.00	.00	.00
			BAL AFTER 178509.34		-10547.10
T:21315		/B:000	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-429.80
032211	LCW	010111	T:23074 CD01 DELCNS	UNC LCBAL -343.84	LCDT 03/11-00/00
032211	UI	010111	.00	.00	.00
			BAL AFTER 178509.34		-10547.10
			OPT PREMIUMS .00	LATE CHARGE PYMT	85.96*
T:23074		/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-343.84
032211	AA	010111	.00	.00	.00
			BAL AFTER 178509.34		-10547.10
			OPT PREMIUMS .00	LATE CHARGE PYMT	85.96*
T:23074		/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-343.84
032311	UI	020111	.00	.00	.00
REF NUMBER	000000000000 DESC				
			BAL AFTER 178509.34		-10547.10
			OPT PREMIUMS .00	LATE CHARGE PYMT	-85.96*
T:00606		E/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-429.80
032311	GRU	000000 000000 GRACE UNAP AMT:	.00		
032311	AP	020111 3495.78	752.30	966.93	1776.55
	LC DATE	032211 BAL AFTER	177757.04		-8770.55
T:00606		E/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-429.80
032311	UI	030111 .00	.00	.00	.00
REF NUMBER	000000000000 DESC				
			BAL AFTER 177757.04		-8770.55
			OPT PREMIUMS .00	LATE CHARGE PYMT	429.80*
T:00606		E/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	00.00
032311	GRU	000000 000000 GRACE UNAP AMT:	.00		
032311	AP	030111 3925.58	756.38	962.85	1776.55
	LC DATE	032211 BAL AFTER	177000.66		-6994.00
			OPT PREMIUMS .00	LATE CHARGE PYMT	429.80
T:00606		E/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	00.00

INQ 1419

HISTORY FOR ACCOUNT

7516

PAGE 18
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
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032311 FWA 030111 34.93 40 EXPENSE ADVANCES

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 31.00 40 EXPENSE ADVANCES

000000000000

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 480.00 40 EXPENSE ADVANCES

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 51.03 40 EXPENSE ADVANCES

000000000000

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 146.55 40 EXPENSE ADVANCES

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 350.00 40 EXPENSE ADVANCES

000000000000

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 11.00 40 EXPENSE ADVANCES

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 120.00 40 EXPENSE ADVANCES

000000000000

LC DATE 032211

T:00606 /B:001

INQ 1419

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 19
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
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032311 FWA 030111 83.00 164 CORP ADV 3 DRM

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 83.00 164 CORP ADV 3 DRM

000000000000

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 83.00 164 CORP ADV 3 DRM

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 11.25 11 PROP INSPECTION FEE

000000000000

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 11.25 11 PROP INSPECTION FEE

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 11.25 11 PROP INSPECTION FEE

000000000000

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 11.25 11 PROP INSPECTION FEE

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 13.00 11 PROP INSPECTION FEE

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

HISTORY FOR ACCOUNT

7516

PAGE 20
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
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032311 FWA 030111 11.25 11 PROP INSPECTION FEE

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 25.00 3 NSF FEE

000000000000

LC DATE 032211

T:00606 /B:001

032511 FB 030111 11.25 11 PROP INSPECTION FEE

T:32506 /B:001

041511 GRU 000000 000000 GRACE UNAP AMT: .00

REF NUMBER 000000000000 DESC

041511 AP 040111 3495.78 760.48 958.75 1776.55

LC DATE 041411 BAL AFTER 176240.18 -5217.45

T:00607 E/B:001 00.00 00.00

041511 FWA 040111 11.25 11 PROP INSPECTION FEE

REF NUMBER 000000000000 DESC

LC DATE 041411

T:00607 /B:001

041511 FB 040111 7.50 171 SPEEDPAY FEE

SG10ER143040

LC DATE 041411

T:00607 /B:000

041511 FEA 040111 7.50 171 SPEEDPAY FEE

REF NUMBER 000000000000 DESC

LC DATE 041411

T:00607 /B:001

051611 GRU 000000 000000 GRACE UNAP AMT: .00

000000000000

051611 AP 050111 2675.87 764.60 954.63 956.64

LC DATE 051411 BAL AFTER 175475.58 -4260.81

T:00607 E/B:001 00.00 00.00

INQ 1419

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 21
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
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051611 FB 050111 7.50 171 SPEEDPAY FEE

REF NUMBER SG10MKHGBR8 DESC

LC DATE 051411

T:00607 /B:000

051611 FEA 050111 7.50 171 SPEEDPAY FEE

000000000000

LC DATE 051411

T:00607 /B:001

061611 GRU 000000 000000 GRACE UNAP AMT: .00

REF NUMBER 000000000000 DESC

061611 AP 060111 2675.87 768.74 950.49 956.64

LC DATE 061511 BAL AFTER 174706.84 -3304.17

T:00607 E/B:001 OPTIONAL INS BAL 00.00 LATE CHARGE BAL 00.00

061611 FB 060111 7.50 171 SPEEDPAY FEE

SG10UDT2KA48

LC DATE 061511

T:00607 /B:000

061611 FEA 060111 7.50 171 SPEEDPAY FEE

REF NUMBER 000000000000 DESC

LC DATE 061511

T:00607 /B:001

071611 GRU 000000 000000 GRACE UNAP AMT: .00

000000000000

071611 AP 070111 2675.87 772.90 946.33 956.64

LC DATE 071511 BAL AFTER 173933.94 -2347.53

T:00607 E/B:001 00.00 00.00

071611 FB 070111 7.50 171 SPEEDPAY FEE

REF NUMBER SG115V8VTQPO DESC

LC DATE 071511

T:00607 /B:000

071611 FEA 070111 7.50 171 SPEEDPAY FEE

000000000000

LC DATE 071511

T:00607 /B:001

INQ 1419

HISTORY FOR ACCOUNT

7516

PAGE 22
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
-----------	---------	----------	--------------------	----------------	---------------	-------------

082911	GRU	000000 000000	GRACE UNAP AMT:	.00		
	REF NUMBER		000000000000	DESC		
082911	AP	080111	2761.83	777.09	942.14	956.64
	LC DATE	082711	BAL AFTER	173156.85		-1390.89
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00607		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
082911	FB	080111	7.50 171 SPEEDPAY FEE			
			SG11H1BPUMIG			
	LC DATE	082711				
T:00607		/B:000				
082911	FEA	080111	7.50 171 SPEEDPAY FEE			
	REF NUMBER		000000000000	DESC		
	LC DATE	082711				

T:00607		/B:001				
093011	GRU	000000 000000	GRACE UNAP AMT:	.00		
	REF NUMBER		000000000000	DESC		
093011	AP	090111	2761.83	781.30	937.93	956.64
	BAL AFTER		172375.55			-434.25
	OPT PREMIUMS		.00	LATE CHARGE PYMT		85.96
T:00607		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
093011	FB	090111	7.50 171 SPEEDPAY FEE			
	REF NUMBER		SG11P83CLUH0	DESC		
T:00607		/B:000				
093011	FEA	090111	7.50 171 SPEEDPAY FEE			
			000000000000			
T:00607		/B:001				
110111	UI	100111	.00	.00	.00	.00
	REF NUMBER		000000000000	DESC		
	BAL AFTER		172375.55			-434.25
	OPT PREMIUMS		.00	LATE CHARGE PYMT		-85.96*
T:00607		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 23
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
110111 GRU	0000000	0000000	GRACE UNAP AMT:	.00		
110111 AP	100111		2675.87	785.53	933.70	956.64
LC DATE	103111	BAL AFTER		171590.02		522.39
T:00607		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
110111 FB	100111		7.50 171 SPEEDPAY FEE			
REF NUMBER	SG1214AESK18	DESC				
LC DATE	103111					
T:00607		/B:000				
110111 FEA	100111		7.50 171 SPEEDPAY FEE			
REF NUMBER	000000000000	DESC				
LC DATE	103111					
T:00607		/B:001				
110911 E90	100111		-2722.43 PAYEE = 0038.00000	.00	-2722.43	
		BAL AFTER	171590.02		-2200.04	
T:32687		/B:001	00.00		-85.96	
111611 GRU	0000000	0000000	GRACE UNAP AMT:	.00		
REF NUMBER	SG124SFJ5EE7	DESC				
111611 AP	110111		2675.87	789.78	929.45	956.64
LC DATE	111511	BAL AFTER		170800.24		-1243.40
T:00602		E/B:001		00.00		-85.96
111611 UI	110111		.00	.00	.00	.00
SG124SFJ5EE7						
BAL AFTER		170800.24		-1243.40		
OPT PREMIUMS		.00	LATE CHARGE PYMT	85.96*		
T:00602		E/B:001	00.00		00.00	
111611 SRA	110111		85.96	.00	.00	.00
LC DATE	111511	BAL AFTER		170800.24		-1243.40
OPT PREMIUMS		.00	LATE CHARGE PYMT	85.96		
T:00602		E/B:001	00.00		00.00	
121611 GRU	0000000	0000000	GRACE UNAP AMT:	.00		
REF NUMBER	SG12CDSDLKG3	DESC				
121611 AP	120111		2675.87	794.06	925.17	956.64
LC DATE	121511	BAL AFTER		170006.18		-286.76
T:00602		E/B:001	00.00		00.00	

INQ 1419

HISTORY FOR ACCOUNT

7516

PAGE 24
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
123011	EI	120111	.26	.00	.26
		BAL AFTER	170006.18		-286.50
T:32046		/B:001		00.00	00.00
013012	UI	010112	.00	.00	.00
REF NUMBER		SG1203NM8V1B DESC			
		BAL AFTER	170006.18		-286.50
		OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00602		E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
013012	GRU	000000 000000 GRACE UNAP AMT:	.00		
013012	AP	010112 2675.87	798.36	920.87	956.64
		BAL AFTER	169207.82		670.14
T:00602		E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
013012	UI	010112 .00	.00	.00	.00
REF NUMBER		SG1203NM8V1B DESC			
		BAL AFTER	169207.82		670.14
		OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:00602		E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
013012	SRA	010112 85.96	.00	.00	.00
		BAL AFTER	169207.82		670.14
		OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00602		E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
022912	UI	020112 .00	.00	.00	.00
REF NUMBER		SG12VL48576K DESC			
		BAL AFTER	169207.82		670.14
		OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00602		E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
022912	GRU	000000 000000 GRACE UNAP AMT:	.00		
022912	AP	020112 2675.87	802.69	916.54	956.64
		BAL AFTER	168405.13		1626.78
T:00602		E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
022912	UI	020112 .00	.00	.00	.00
REF NUMBER		SG12VL48576K DESC			
		BAL AFTER	168405.13		1626.78
		OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:00602		E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00

INQ 1419

HISTORY FOR ACCOUNT

7516

PAGE 25
DATE 06/05/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
022912	SRA 020112		85.96 .00	.00	.00
		BAL AFTER	168405.13		1626.78
		OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00602	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
030712	E90 020112	-2722.43 PAYEE = 0038.00000	.00		-2722.43
		BAL AFTER	168405.13		-1095.65
T:32687	/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
033012	UI 030112	.00	.00	.00	.00
	REF NUMBER	SG1377RDMVOK DESC			
		BAL AFTER	168405.13		-1095.65
		OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00602	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
033012	GRU 000000 000000 GRACE UNAP AMT:	.00			
033012	AP 030112	2675.87	807.04	912.19	956.64
		BAL AFTER	167598.09		-139.01
T:00602	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
033012	UI 030112	.00	.00	.00	.00
	REF NUMBER	SG1377RDMVOK DESC			
		BAL AFTER	167598.09		-139.01
		OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:00602	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
033012	SRA 030112	85.96	.00	.00	.00
		BAL AFTER	167598.09		-139.01
		OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00602	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
052212	FB 030112	11.25	11 PROP INSPECTION FEE		
T:32506	/B:001				
052312	PP 030112	-11.25	96 INV RECOV FEE		
	REF NUMBER	BNR PIR DESC			
T:28725	/B:001				
052312	FE 030112	11.25	11 PROP INSPECTION FEE		
		BNR PIR			
T:28725	/B:001				

INQ 1419

GMAC Mortgage

February 6, 2012

James P Kennedy
700 E Sonora Rd
Palm Springs CA 92264-8436

RE: Account Number [REDACTED] 7516
Property Address 3825 21st Street
San Francisco CA 94114-2802

Dear James P Kennedy:

Please be advised that this letter serves as our response to your Qualified Written Request ("QWR") for information regarding the above-referenced GMAC Mortgage account dated January 19, 2012 and received in our office on January 23, 2012. In your correspondence, you request detailed information and documentation regarding nearly every aspect of the mortgage loan transaction, beginning with its origination.

In response to your inquiry, GMAC Mortgage has enclosed a copy of the account's payment history as required by the Real Estate Settlement Procedures Act ("RESPA").

Because your letter appears to be questioning nearly every aspect of the loan transaction, it is difficult for GMAC Mortgage to identify any specific concern(s) you have regarding the servicing of the account. Nevertheless, in an effort to be responsive to your request, copies of pertinent documentation GMAC Mortgage has in its records are enclosed.

- Note
- Mortgage/Deed of Trust
- HUD-I Settlement Statement
- Escrow Analysis Statements
- Monthly Account Statements
- Payoff Statement

The following responses are in the same order as the inquiries in the QWR:

Loan Accounting and Servicing Systems

Subject to business and trade practices, which are proprietary and confidential.

GMAC Mortgage

February 6, 2012
Account Number [REDACTED] 7516
Page Two

Debits and Credits

See enclosed history and transaction code key.

Attorney Fees

No attorney fees have been assessed on this account. The answers to questions concerning how or why these fees are assessed are outlined in the enclosed Note and Mortgage/Deed of Trust. RESPA does not require we respond on items from a previous servicer.

Suspense/Unapplied Accounts

This information is detailed in the enclosed history.

Late Fees

All late fees assessed are listed in the enclosed history. The answers to questions concerning how or why these fees are assessed are outlined in the enclosed Note and Mortgage/Deed of Trust. RESPA does not require we respond on items from a previous servicer.

Property Inspections

This information is detailed in the enclosed history. The answers to questions concerning how or why these fees are assessed are outlined in the enclosed Note and Mortgage/Deed of Trust. RESPA does not require we respond on items from a previous servicer.

BPO Fees

All BPO fees assessed are listed in the enclosed history. The answers to questions concerning how or why these fees are assessed are outlined in the enclosed Note and Mortgage/Deed of Trust. RESPA does not require we respond on items from a previous servicer.

If you have any further general servicing questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care KT
Loan Servicing

Enclosures

GMAC Mortgage, LLC
PO Box 780
3451 Hammond Avenue
Waterloo IA 50704-0780

PAGE 1
DATE 02/05/12

HISTORY FOR ACCOUNT 7516

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

DATES		CURRENT BALANCES		UNCOLLECTED	
PAID TO	01/01/12	PRINCIPAL	169207.82	LATE CHARGES	0.00
NEXT DUE	02/01/12	ESCROW	670.14	OPTIONAL INS	0.00
LAST PMT	01/30/12	UNAPPLIED FUND	0.00	INTEREST	0.00
AUDIT DT	09/28/93	UNAPPLIED CODES		FEES	0.00
		BUYDOWN FUND	0.00	----- YEAR TO DATE -----	
LAST ACTIVITY	01/30/12	BUYDOWN CODE		INTEREST	920.87
				TAXES	0.00

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
021309	GRU	000000	000000 GRACE UNAP AMT:	.00		
	REF NUMBER	SG0Q7H7LU9P1	DESC			
021309	UFU	010109	UNAPPLIED FUNDS (1)		-986.05	BALANCE 0.00
			BAL AFTER	196054.78		-2206.62
T:00603			/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
021309	AP	010109		933.78	657.27	1061.96 200.60
			BAL AFTER	195397.51		-2006.02
T:00603			E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
021309	GRU	000000	000000 GRACE UNAP AMT:	.00		
	REF NUMBER	SG0Q7H7LU9P1	DESC			
021309	UFU	010109	UNAPPLIED FUNDS (1)		785.45	BALANCE 785.45
			BAL AFTER	195397.51		-2006.02
T:00603			/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
021309	SWA	010109		785.45	.00	.00
			BAL AFTER	195397.51		-2006.02
T:00603			E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
031309	GRU	000000	000000 GRACE UNAP AMT:	.00		
	REF NUMBER	SG0QE1JE4QTI	DESC			
031309	UFU	020109	UNAPPLIED FUNDS (1)		-785.45	BALANCE 0.00
			BAL AFTER	195397.51		-2006.02
T:00603			/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
031309	AP	020109		1134.38	660.83	1058.40 200.60
			BAL AFTER	194736.68		-1805.42
T:00603			E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96

HISTORY FOR ACCOUNT 7516

PAGE 2
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
031309	GRU	000000 000000	GRACE UNAP AMT:	.00		
	REF NUMBER		SG0QEIJ4QTI DESC			
031309	UFU	020109	UNAPPLIED FUNDS (1)	584.85	BALANCE	584.85
	BAL AFTER		194736.68		-1805.42	
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
031309	SWA	020109	584.85	.00	.00	.00
	BAL AFTER		194736.68		-1805.42	
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
041409	GRU	000000 000000	GRACE UNAP AMT:	.00		
	REF NUMBER		SG0QMK2FTDNE DESC			
041409	UFU	030109	UNAPPLIED FUNDS (1)	-584.85	BALANCE	0.00
	BAL AFTER		194736.68		-1805.42	
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
041409	AP	030109	1334.98	664.41	1054.82	200.60
	BAL AFTER		194072.27		-1604.82	
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
041409	GRU	000000 000000	GRACE UNAP AMT:	.00		
	REF NUMBER		SG0QMK2FTDNE DESC			
041409	UFU	030109	UNAPPLIED FUNDS (1)	384.25	BALANCE	384.25
	BAL AFTER		194072.27		-1604.82	
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
041409	SWA	030109	384.25	.00	.00	.00
	BAL AFTER		194072.27		-1604.82	
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
042309	FB	030109	6391.00 163 CORP ADV 2 ESCROW			
	REF NUMBER		SG0QQP0NSJ50 DESC			
T:05006		/B:000				
042409	SRO	030109	-6391.00	.00	.00	-6391.00
	163 CLEANUP					
	BAL AFTER		194072.27		-7995.82	
T:01755		I/B:001		00.00		-85.96

HISTORY FOR ACCOUNT

7516

PAGE 3
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
042409	FE	030109	6391.00	163 CORP ADV	2 ESCROW	
				REF NUMBER	163 CLEANUP DESC	
T:01755					/B:001	
051409	GRU	000000 000000	GRACE UNAP AMT:	.00		
				REF NUMBER	SG0QU5FUTJ58 DESC	
051409	UFU	040109	UNAPPLIED FUNDS (1)	-384.25	BALANCE	0.00
				BAL AFTER	194072.27	-7995.82
T:00603				/B:001 OPTIONAL INS	BAL	00.00 LATE CHARGE BAL -85.96
051409	AP	040109	1535.58	668.01	1051.22	200.60
				BAL AFTER	193404.26	-7795.22
T:00603				/B:001 OPTIONAL INS	BAL	00.00 LATE CHARGE BAL -85.96
051409	GRU	000000 000000	GRACE UNAP AMT:	.00		
				REF NUMBER	SG0QU5FUTJ58 DESC	
051409	UFU	040109	UNAPPLIED FUNDS (1)	183.65	BALANCE	183.65
				BAL AFTER	193404.26	-7795.22
T:00603				/B:001 OPTIONAL INS	BAL	00.00 LATE CHARGE BAL -85.96
051409	SWA	040109	183.65	.00	.00	.00
				BAL AFTER	193404.26	-7795.22
T:00603				/B:001 OPTIONAL INS	BAL	00.00 LATE CHARGE BAL -85.96
061209	UI	050109	.00	.00	.00	.00
				REF NUMBER	SG0R5EQ19KRE DESC	
				BAL AFTER	193404.26	-7795.22
				* ESC SHORTAGE	-16.95	
T:00603				/B:001 OPTIONAL INS	BAL	00.00 LATE CHARGE BAL -85.96
061209	GRU	000000 000000	GRACE UNAP AMT:	.00		
061209	UFU	050109	UNAPPLIED FUNDS (1)	-183.65	BALANCE	0.00
				BAL AFTER	193404.26	-7795.22
T:00603				/B:001 OPTIONAL INS	BAL	00.00 LATE CHARGE BAL -85.96
061209	AP	050109	1719.23	671.62	1047.61	183.65
				BAL AFTER	192732.64	-7611.57
T:00603				/B:001 OPTIONAL INS	BAL	00.00 LATE CHARGE BAL -85.96

INQ 1357

HISTORY FOR ACCOUNT 7516

PAGE 4
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
081409	UFU 050109	UNAPPLIED FUNDS (1)		1719.23	BALANCE 1719.23
REF NUMBER SG0RL90TDDND DESC					
BAL AFTER 192732.64 -7611.57					
T:00603	/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
081409	SRA 050109	1719.23	.00	.00	.00
BAL AFTER 192732.64 -7611.57					
T:00603	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
091409 UFU 050109 UNAPPLIED FUNDS (1) 1719.23 BALANCE 3438.46					
REF NUMBER SG0RT37340FJ DESC					
BAL AFTER 192732.64 -7611.57					
T:00603	/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
091409	SRA 050109	1719.23	.00	.00	.00
BAL AFTER 192732.64 -7611.57					
T:00603	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
091609 UI 060109 .00 .00 .00 .00					
REF NUMBER CIT 648 DESC					
BAL AFTER 192732.64 -7611.57					
OPT PREMIUMS .00 LATE CHARGE PYMT -171.92*					
T:17391	I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
091609 GRU 000000 000000 GRACE UNAP AMT: .00					
091609 UFU 060109 UNAPPLIED FUNDS (1) -2352.11 BALANCE 1086.35					
BAL AFTER 192732.64 -7611.57					
T:17391	/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
091609	PA 060109	.00	675.26	1043.97	632.88
LC DATE 091409 BAL AFTER 192057.38 -6978.69					
T:17391	I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	UI 070109	.00	.00	.00	.00
REF NUMBER SG0S4KK22TL1 DESC					
BAL AFTER 192057.38 -6978.69					
* ESC SHORTAGE 16.95					
T:00603	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88

INQ 1357

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 5
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT PAID	INTEREST PAID	ESCROW PAID
101409	GRU	000000 000000	GRACE UNAP AMT: .00		
101409	UFU	070109	UNAPPLIED FUNDS (1)	-1086.35	BALANCE 0.00
			BAL AFTER 192057.38		-6978.69
T:00603		/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-257.88
101409	AP	070109	1282.71	678.92	1040.31 649.83
			BAL AFTER 191378.46		-6328.86
T:00603		/E:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-257.88
101409	GRU	000000 000000	GRACE UNAP AMT: .00		
			REF NUMBER SG0S4KK22TL1 DESC		
101409	UFU	070109	UNAPPLIED FUNDS (1)	436.52	BALANCE 436.52
			BAL AFTER 191378.46		-6328.86
T:00603		/B:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-257.88
101409	SWA	070109	436.52	.00	.00
			BAL AFTER 191378.46		-6328.86
T:00603		/E:001	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-257.88
102009	FB	070109	83.00 164 CORP ADV 3 DRM		
T:30902		/B:000			
111309	UFU	070109	UNAPPLIED FUNDS (1)	1719.23	BALANCE 2155.75
			REF NUMBER SG0SC610VCCK DESC		
			BAL AFTER 191378.46		-6328.86
T:00603		/B:001	00.00		-257.88
111309	SRA	070109	1719.23	.00	.00
			BAL AFTER 191378.46		-6328.86
T:00603		/E:001	00.00		-257.88
111909	UFU	070109	UNAPPLIED FUNDS (1)	-1719.23	BALANCE 436.52
			REF NUMBER CHECKFREE DESC		
			BAL AFTER 191378.46		-6328.86
T:19336		/B:003	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-257.88
111909	SRI	070109	-1719.23	.00	.00
			BAL AFTER 191378.46		-6328.86
T:19336		/I:003	OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-257.88

INQ 1357

HISTORY FOR ACCOUNT 7516

PAGE 6
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
111909 FB	070109		25.00	3 NSF FEE	
REF NUMBER SG0SDJJS8LNE0 DESC					
T:19336		/B:000			
112009 M90	070109		-2926.14	PAYEE = 0038.00000 .00	-2926.14
BAL AFTER 191378.46 -9255.00					
T:12709		/B:001		00.00	-257.88
112509 FB	070109		11.25	11 PROP INSPECTION FEE	
T:32506		/B:001			
121409 UFU	070109	UNAPPLIED FUNDS (1)		1719.23 BALANCE	2155.75
REF NUMBER SG0SJVF8UEUT DESC					
BAL AFTER 191378.46 -9255.00					
T:00603		/B:001		00.00	-257.88
121409 SRA	070109		1719.23	.00 .00	.00
BAL AFTER 191378.46 -9255.00					
T:00603		E/B:001		00.00	-257.88
121509 UFU	070109	UNAPPLIED FUNDS (1)		-1719.23 BALANCE	436.52
BAL AFTER 191378.46 -9255.00					
T:19336		/B:008	OPTIONAL INS BAL	00.00 LATE CHARGE BAL	-257.88
121509 SRO	070109		-1719.23	.00 .00	.00
BAL AFTER 191378.46 -9255.00					
T:19336		Y/B:008	OPTIONAL INS BAL	00.00 LATE CHARGE BAL	-257.88
121809 UFU	070109	UNAPPLIED FUNDS (1)		-436.52 BALANCE	0.00
BAL AFTER 191378.46 -9255.00					
T:01702		/B:000	OPTIONAL INS BAL	00.00 LATE CHARGE BAL	-257.88
121809 UFF	070109	UNAPPLIED FUNDS (2)		436.52 BALANCE	436.52
BAL AFTER 191378.46 -9255.00					
OPTIONAL INS BAL 00.00 LATE CHARGE BAL -257.88					
121809 AA	070109		.00 .00	.00 .00	
BAL AFTER 191378.46 -9255.00					
T:01702		/B:000	OPTIONAL INS BAL	00.00 LATE CHARGE BAL	-257.88
121809 UI	070109		.00 .00	.00 .00	
BAL AFTER 191378.46 -9255.00					
OPT PREMIUMS .00 LATE CHARGE PYMT -171.92*					
T:01702		/B:000	OPTIONAL INS BAL	00.00 LATE CHARGE BAL	-429.80

INQ 1357

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 7
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
121809 AA	070109		.00	.00	.00	.00
			BAL AFTER	191378.46		-9255.00
			OPT PREMIUMS		.00 LATE CHARGE PYMT	-171.92*
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
122209 FB	070109		11.25	11 PROP INSPECTION FEE		
T:32506		/B:001				
123109 RPL	010210		PAID 4330.95 DUE 4330.95 SHORT		.00 TELLER 11674	
			BAL AFTER	191378.46		-9255.00
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109 RPL	010210		NO. OF PLAN PMTS=01			
			BAL AFTER	191378.46		-9255.00
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109 GRU	000000 000000		GRACE UNAP AMT:	.00		
			REF NUMBER 310921973 DESC			
123109 RF	080109		2352.11	682.60	1036.63	632.88
			BAL AFTER	190695.86		-8622.12
T:11674		I/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109 GRU	000000 000000		GRACE UNAP AMT:	.00		
			REF NUMBER 310921973 DESC			
123109 RP	090109		2352.11	686.29	1032.94	632.88
			BAL AFTER	190009.57		-7989.24
T:11674		I/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109 UFF	090109		UNAPPLIED FUNDS (2)		-373.27	BALANCE 63.25
			310921973			
			BAL AFTER	190009.57		-7989.24
T:11674		/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109 SR0	090109		-373.27	.00	.00	.00
			BAL AFTER	190009.57		-7989.24
T:11674		I/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
011210 FB	090109		43.68	40 EXPENSE ADVANCES		
T:32551		/B:000				
011210 FB	090109		853.45	40 EXPENSE ADVANCES		
T:32551		/B:000				

INQ 1357

HISTORY FOR ACCOUNT 7516

PAGE 8
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
011210	FB	090109	31.00	40 EXPENSE ADVANCES	
T:32551			/B:000		
011210	FB	090109	480.00	40 EXPENSE ADVANCES	
T:32551			/B:000		
011410	UFU	090109	UNAPPLIED FUNDS (1)	1719.23	BALANCE 1719.23
REF NUMBER			SG0SS0UVCTM9 DESC		
T:00603			BAL AFTER 190009.57		-7989.24
			/B:001 00.00		-429.80
011410	SRA	090109	1719.23	.00	.00
T:00603			BAL AFTER 190009.57		-7989.24
			E/B:001 00.00		-429.80
011510	UFU	090109	UNAPPLIED FUNDS (1)	-1719.23	BALANCE 0.00
REF NUMBER			ECOM RETURN DESC		
T:19336			BAL AFTER 190009.57		-7989.24
			/B:005 00.00		-429.80
011510	SRO	090109	-1719.23	.00	.00
T:19336			BAL AFTER 190009.57		-7989.24
			Y/B:005 00.00		-429.80
012210	FB	090109	6290.00 163 CORP ADV 2 ESCROW		
REF NUMBER			SG0STTMQ0168 DESC		
T:05006			BAL AFTER 190009.57		-14279.24
			/B:000 00.00		-429.80
012510	SRO	090109	-6290.00	.00	.00
T:01755			163 CLEANUP		
			BAL AFTER 190009.57		-14279.24
			I/B:001 00.00		-429.80
012510	FE	090109	6290.00 163 CORP ADV 2 ESCROW		
REF NUMBER			163 CLEANUP DESC		
T:01755			BAL AFTER 190009.57		-14279.24
			/B:001 00.00		-429.80
021210	UFU	090109	UNAPPLIED FUNDS (1)	63.25	BALANCE 63.25
T:01702			BAL AFTER 190009.57		-14279.24
			/B:000 OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-429.80
021210	UFF	090109	UNAPPLIED FUNDS (2)	-63.25	BALANCE 0.00
T:01702			BAL AFTER 190009.57		-14279.24
			OPTIONAL INS BAL 00.00	LATE CHARGE BAL	-429.80

INQ 1357

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 9
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DUE DATE	AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
021210 AA	090109		.00	.00	.00	.00
		BAL AFTER	190009.57			-14279.24
T:01702		/B:000 OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-429.80
021210 AA	090109		.00	.00	.00	.00
		BAL AFTER	190009.57			-14279.24
T:01702		/B:000 OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-429.80
022210 FB	090109		11.25	11 PROP INSPECTION FEE		
T:32506		/B:001				
022610 UFU	090109	UNAPPLIED FUNDS (1)		-63.25	BALANCE	0.00
		BAL AFTER	190009.57			-14279.24
T:14244		/B:000 OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-429.80
022610 UFF	090109	UNAPPLIED FUNDS (2)		63.25	BALANCE	63.25
		BAL AFTER	190009.57			-14279.24
		OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-429.80
022610 AA	090109		.00	.00	.00	.00
		BAL AFTER	190009.57			-14279.24
T:14244		/B:000 OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-429.80
022610 UI	090109		.00	.00	.00	.00
		BAL AFTER	190009.57			-14279.24
		OPT PREMIUMS	.00	LATE CHARGE PYMT		-171.92*
T:14244		/B:000 OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72
022610 AA	090109		.00	.00	.00	.00
		BAL AFTER	190009.57			-14279.24
		OPT PREMIUMS	.00	LATE CHARGE PYMT		-171.92*
T:14244		/B:000 OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72
030310 FB	090109	83.00 164 CORP ADV 3 DRM				
		REF NUMBER	SG0T80MIGGVG DESC			
T:02726		/B:000				
031510 RPL	031010	PAID 2352.11 DUE 2352.11 SHORT	.00	TELLER 31143		
		BAL AFTER	190009.57			-14279.24
		OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72
031510 RPL	031010	NO. OF PLAN PMTS=01				
		BAL AFTER	190009.57			-14279.24
		OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72

INQ 1357

HISTORY FOR ACCOUNT 7516

PAGE 10
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
031510 GRU 000000 000000 GRACE UNAP AMT: .00						
REF NUMBER EM-307901337 DESC						
031510 RP	100109		2352.11	690.01	1029.22	632.88
LC DATE	031310	BAL AFTER		189319.56		-13646.36
T:31143		I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
031810 FB	100109		51.03	40 EXPENSE ADVANCES		
T:32551		/B:000				
031810 FB	100109		146.55	40 EXPENSE ADVANCES		
T:32551		/B:000				
031810 FB	100109		350.00	40 EXPENSE ADVANCES		
T:32551		/B:000				
031810 FB	100109		11.00	40 EXPENSE ADVANCES		
T:32551		/B:000				
031810 FB	100109		120.00	40 EXPENSE ADVANCES		
T:32551		/B:000				
041310 RPL	041010	PAID	5121.89	DUE 5121.89 SHORT	.00	TELLER 31143
		BAL AFTER	189319.56		-13646.36	
			00.00		-601.72	
041310 RPL	041010	NO. OF PLAN PMTS=01				
		BAL AFTER	189319.56		-13646.36	
			00.00		-601.72	
041310 GRU 000000 000000 GRACE UNAP AMT: .00						
REF NUMBER EM-307901369 DESC						
041310 RP	110109		2352.11	693.75	1025.48	632.88
LC DATE	041110	BAL AFTER		188625.81		-13013.48
T:31143		I/B:008		00.00		-601.72
041310 GRU 000000 000000 GRACE UNAP AMT: .00						
REF NUMBER EM-307901369 DESC						
041310 RP	120109		2352.11	697.51	1021.72	632.88
LC DATE	041110	BAL AFTER		187928.30		-12380.60
T:31143		I/B:008		00.00		-601.72
041310 UFF	120109	UNAPPLIED FUNDS (2)		417.67	BALANCE	480.92
		EM-307901369				
		BAL AFTER		187928.30		-12380.60
T:31143		/B:008		00.00		-601.72

INQ 1357

HISTORY FOR ACCOUNT 7516

PAGE 11
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3826 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
041310 SR	120109	417.67	.00	.00	.00
LC DATE	041110	BAL AFTER	187928.30		-12380.60
T:31143	I/B:008		00.00		-601.72
051110 RPL	051010	PAID 5121.89 DUE 5121.89 SHORT		.00	TELLER 20001
		BAL AFTER	187928.30		-12380.60
		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
051110 RPL	051010	NO. OF PLAN PMTS=01			
		BAL AFTER	187928.30		-12380.60
		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
051110 GRU	000000 000000	GRACE UNAP AMT:	.00		
REF NUMBER	EM-500201232	DESC			
051110 RP	010110	2352.11	701.29	1017.94	632.88
		BAL AFTER	187227.01		-11747.72
T:20001	I/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
051110 GRU	000000 000000	GRACE UNAP AMT:	.00		
REF NUMBER	EM-500201232	DESC			
051110 RP	020110	2352.11	705.08	1014.15	632.88
		BAL AFTER	186521.93		-11114.84
T:20001	I/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
051110 UFF	020110	UNAPPLIED FUNDS (2)	417.67	BALANCE	898.59
REF NUMBER	EM-500201232	DESC			
		BAL AFTER	186521.93		-11114.84
T:20001	/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
051110 SR	020110	417.67	.00	.00	.00
		BAL AFTER	186521.93		-11114.84
T:20001	I/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
061110 RPL	061010	PAID 5121.89 DUE 5121.89 SHORT		.00	TELLER 19996
		BAL AFTER	186521.93		-11114.84
		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
061110 RPL	061010	NO. OF PLAN PMTS=01			
		BAL AFTER	186521.93		-11114.84
		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
061110 GRU	000000 000000	GRACE UNAP AMT:	.00		
REF NUMBER	EM-500201247	DESC			
061110 RP	030110	2352.11	708.90	1010.33	632.88
		BAL AFTER	185813.03		-10481.96
T:19996	I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72

INQ 1357

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 12
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET
PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUEDATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
061110	GRU 000000	000000	GRACE UNAP AMT: .00			
	REF NUMBER	EM-500201247	DESC			
061110	RP 040110	2352.11		712.74	1006.49	632.88
		BAL AFTER		185100.29		-9849.08
T:19996	I/B:001	OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-601.72
061110	UFF 040110	UNAPPLIED FUNDS (2)			417.67	BALANCE 1316.26
		EM-500201247				
		BAL AFTER		185100.29		-9849.08
T:19996	/B:001	OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-601.72
061110	SR 040110	417.67		.00	.00	.00
		BAL AFTER		185100.29		-9849.08
T:19996	I/B:001	OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-601.72
071910	RPL 071010	PAID 5121.89	DUE 5121.89	SHORT .00	TELLER 19996	
		BAL AFTER		185100.29		-9849.08
		OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-601.72
071910	RPL 071010	NO. OF PLAN PMTS=01				
		BAL AFTER		185100.29		-9849.08
		OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-601.72
071910	GRU 000000	000000	GRACE UNAP AMT: .00			
	REF NUMBER	EM-500201259	DESC			
071910	RP 050110	2352.11		716.60	1002.63	632.88
	LC DATE 071710	BAL AFTER		184383.69		-9216.20
T:19996	I/B:008	OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-601.72
071910	GRU 000000	000000	GRACE UNAP AMT: .00			
	EM-500201259					
071910	RP 060110	2352.11		720.49	998.74	632.88
	LC DATE 071710	BAL AFTER		183663.20		-8583.32
T:19996	I/B:008	OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-601.72
071910	UFF 060110	UNAPPLIED FUNDS (2)			417.67	BALANCE 1733.93
		REF NUMBER EM-500201259	DESC			
		BAL AFTER		183663.20		-8583.32
T:19996	/B:008	OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-601.72
071910	SR 060110	417.67		.00	.00	.00
		LC DATE 071710	BAL AFTER	183663.20		-8583.32
T:19996	I/B:008	OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-601.72

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 13
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DUE DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
081610	M90	060110	-6152.90 PAYEE = 0038.00000	.00	-6152.90
			BAL AFTER 183663.20		-14736.22
T:31658		/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
082010	UI	060110	.00	.00	.00
			BAL AFTER 183663.20		-14736.22
		OPT PREMIUMS	.00	LATE CHARGE PYMT	-601.72*
T:14244		/B:000 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	AA	060110	.00	.00	.00
			BAL AFTER 183663.20		-14736.22
		OPT PREMIUMS	.00	LATE CHARGE PYMT	-601.72*
T:14244		/B:000 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	UFF	060110	UNAPPLIED FUNDS (1)	1733.93	BALANCE 1733.93
			BAL AFTER 183663.20		-14736.22
T:14244		/B:000 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	AA	060110	.00	.00	.00
			BAL AFTER 183663.20		-14736.22
T:14244		/B:000 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	AA	060110	.00	.00	.00
			BAL AFTER 183663.20		-14736.22
T:14244		/B:000 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082310	UI	070110	.00	.00	.00
		REF NUMBER SG0UJJ7VIJES DESC			
			BAL AFTER 183663.20		-14736.22
		OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00321		K/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1289.40
082310	GRU	000000 000000 GRACE UNAP AMT:	.00		
082310	UFF	070110 UNAPPLIED FUNDS (1)		1733.93	BALANCE 0.00
			BAL AFTER 183663.20		-14736.22
T:00321		/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1289.40

INQ 1357

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 14
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUEDATE	TRANSACTION	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
082310	AP	070110	618.18	724.39	994.84	632.88
LC DATE	081910	BAL AFTER	182938.81			-14103.34
T:00321		K/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1289.40	
082310	UI	080110	.00	.00	.00	.00
REF NUMBER		SG0UJJ7VIJES DESC				
		BAL AFTERT	182938.81		-14103.34	
T:00321		OPT PREMIUMS	.00	LATE CHARGE PYMT	1289.40*	
		K/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00	
082310	GRU	000000 000000 GRACE UNAP AMT:	.00			
082310	AP	080110	3641.51	728.31	990.92	632.88
LC DATE	081910	BAL AFTER	182210.50			-13470.46
T:00321		OPT PREMIUMS	.00	LATE CHARGE PYMT	1289.40	
		K/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00	
082310	FWA	080110	43.68	40 EXPENSE ADVANCES		
REF NUMBER		SG0UJJ7VIJES DESC				
LC DATE	081910					
T:00321		/B:001				
082310	FWA	080110	818.52	40 EXPENSE ADVANCES		
REF NUMBER		SG0UJJ7VIJES DESC				
LC DATE	081910					
T:00321		/B:001				
091310	UFU	080110	UNAPPLIED FUNDS (1)	1719.23	BALANCE	1719.23
		SG0UOBR68B23				
		BAL AFTERT	182210.50		-13470.46	
T:00321		/B:001	00.00		00.00	
091310	SRA	080110	1719.23	.00	.00	.00
LC DATE	091010	BAL AFTER	182210.50		-13470.46	
T:00321		K/B:001	00.00		00.00	
101110	UI	090110	.00	.00	.00	.00
REF NUMBER		SG0UVVDV9T1B5 DESC				
		BAL AFTERT	182210.50		-13470.46	
		OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*	
T:00430		P/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96	

INQ 1357

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 15
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT	INTEREST PAID	ESCROW PAID
101110	GRU	000000 000000	GRACE UNAP AMT:	.00	
101110	UFU	090110	UNAPPLIED FUNDS (1)	-1719.23	BALANCE 0.00
			BAL AFTER	182210.50	-13470.46
T:00430		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -85.96
101110	AP	090110	632.88	732.26	986.97 632.88
			LC DATE 100910	BAL AFTER 181478.24	-12837.58
T:00430		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -85.96
101110	GRU	000000 000000	GRACE UNAP AMT:	.00	
			REF NUMBER SG0UVDV9T1B5	DESC	
101110	UFU	090110	UNAPPLIED FUNDS (1)	1286.95	BALANCE 1286.95
			BAL AFTER	181478.24	-12837.58
T:00430		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -85.96
101110	SWA	090110	1286.95	.00	.00
			LC DATE 100910	BAL AFTER 181478.24	-12837.58
T:00430		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -85.96
111010	E90	090110	-2683.86 PAYEE = 0038.00000	.00	-2683.86
			BAL AFTER	181478.24	-15521.44
T:32687		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -85.96
111510	UFU	090110	UNAPPLIED FUNDS (1)	1719.23	BALANCE 3006.18
			REF NUMBER SG0V8FMQ3J6A	DESC	
			BAL AFTER	181478.24	-15521.44
T:00430		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -85.96
111510	SRA	090110	1719.23	.00	.00
			LC DATE 111310	BAL AFTER 181478.24	-15521.44
T:00430		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -85.96
111810	FB	090110	11.25 11 PROP INSPECTION FEE		
T:32506		/B:001			
121410	UFU	090110	UNAPPLIED FUNDS (1)	-3006.18	BALANCE 0.00
			BAL AFTER	181478.24	-15521.44
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL -85.96

INQ 1357

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 16
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
121410	UFF 090110		UNAPPLIED FUNDS (2)	3006.18	BALANCE	3006.18
			BAL AFTER	181478.24		-15521.44
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
121410	AA 090110		.00	.00	.00	.00
			BAL AFTER	181478.24		-15521.44
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
121410	UI 090110		.00	.00	.00	.00
			BAL AFTER	181478.24		-15521.44
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121410	AA 090110		.00	.00	.00	.00
			BAL AFTER	181478.24		-15521.44
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121410	FB 090110		83.00	164 CORP ADV 3 DRM		
			REF NUMBER	SG0VG0UC6000	DESC	
T:26663		/B:000				
121510	RPD 121710		PAID 3985.38 DUE 3985.38 SHORT	.00	TELLER	606
			BAL AFTER	181478.24		-15521.44
				00.00		-171.92
121510	RPD 121710		NO. OF PLAN PMTS=01			
			BAL AFTER	181478.24		-15521.44
				00.00		-171.92
121510	GRU 000000 000000 GRACE UNAP AMT:		.00			
	REF NUMBER	000000000000 DESC				
121510	AP 100110	3495.78	736.22	983.01	1776.55	
	LC DATE	121410	BAL AFTER	180742.02		-13744.89
T:00606	E/B:001			00.00		-171.92
121510	GRU 000000 000000 GRACE UNAP AMT:	.00				
	REF NUMBER	000000000000 DESC				
121510	AP 110110	3495.78	740.21	979.02	1776.55	
	LC DATE	121410	BAL AFTER	180001.81		-11968.34
T:00606	E/B:001			00.00		-171.92
121510	UFF 110110 UNAPPLIED FUNDS (2)		-3006.18	BALANCE	0.00	
		000000000000				
		BAL AFTER	180001.81		-11968.34	
T:00606	/B:001		00.00			-171.92

INQ 1357

HISTORY FOR ACCOUNT 7516

PAGE 17
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
121510	SRA 110110		-3006.18	.00	.00	.00
	LC DATE	121410	BAL AFTER	180001.81		-11968.34
T:00606		E/B:001		00.00		-171.92
121510	FB 110110		12.50 171 SPEEDPAY FEE			
	REF NUMBER	SG0VG5A0UM70	DESC			
	LC DATE	121410				
T:00606		/B:000				

121510	FEA 110110		12.50 171 SPEEDPAY FEE			
	REF NUMBER	000000000000	DESC			
	LC DATE	121410				
T:00606		/B:001				
010311	UI 110110		.00	.00	.00	.00
	BAL AFTER		180001.81			-11968.34
	OPT PREMIUMS		.00	LATE CHARGE PYMT	-85.96*	
T:18585	/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88	
010311	AA 110110		.00	.00	.00	.00
	BAL AFTER		180001.81			-11968.34
	OPT PREMIUMS		.00	LATE CHARGE PYMT	-85.96*	
T:18585	/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88	
010311	AA 110110		.00	.00	.00	.00
	BAL AFTER		180001.81			-11968.34
T:18585	/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88	

010311	AA 110110		.00	.00	.00	.00
	BAL AFTER		180001.81			-11968.34
T:18585	/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88	
010711	FB 110110		13.00 11 PROP INSPECTION FEE			
T:32506		/B:001				
011311	R20 110110		552.00	.00	.00	552.00
	REF NUMBER	SG0VNNJS1UM0	DESC			
	BAL AFTER		180001.81			-11416.34
T:28725	I/B:002		00.00			-257.88

INQ 1357

HISTORY FOR ACCOUNT 7516

PAGE 18
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
012111	UI	120110	.00	.00	.00	.00
REF NUMBER 000000000000 DESC						
BAL AFTER 180001.81 -11416.34						
OPT PREMIUMS .00 LATE CHARGE PYMT -85.96*						
T:00606	E/B:001 OPTIONAL INS BAL			00.00	LATE CHARGE BAL	-343.84
012111	GRU	000000	000000 GRACE UNAP AMT:	.00		
012111	AP	120110	3495.78	744.22	975.01	1776.55
BAL AFTER 179257.59 -9639.79						
T:00606	E/B:001 OPTIONAL INS BAL			00.00	LATE CHARGE BAL	-343.84
012111	FB	120110	7.50	171 SPEEDPAY FEE		
REF NUMBER SG0VPR3LU020 DESC						
T:00606	/B:000					
012111	FEA	120110	7.50	171 SPEEDPAY FEE		
000000000000						
T:00606	/B:001					
020811	FB	120110	11.25	11 PROP INSPECTION FEE		
T:32506	/B:001					
022511	UI	010111	.00	.00	.00	.00
REF NUMBER 000000000000 DESC						
BAL AFTER 179257.59 -9639.79						
OPT PREMIUMS .00 LATE CHARGE PYMT -85.96*						
T:00606	E/B:001 OPTIONAL INS BAL			00.00	LATE CHARGE BAL	-429.80
022511	GRU	000000	000000 GRACE UNAP AMT:	.00		
022511	AP	010111	3495.78	748.25	970.98	1776.55
LC DATE 022411 BAL AFTER 178509.34 -7863.24						
T:00606	E/B:001 OPTIONAL INS BAL			00.00	LATE CHARGE BAL	-429.80
030911	E90	010111	-2683.86	PAYEE = 0038.00000	.00	-2683.86
BAL AFTER 178509.34 -10547.10						
T:32687	/B:001 OPTIONAL INS BAL			00.00	LATE CHARGE BAL	-429.80
031811	AA	010111	.00	.00	.00	.00
BAL AFTER 178509.34 -10547.10						
T:21315	/B:000 OPTIONAL INS BAL			00.00	LATE CHARGE BAL	-429.80
031811	AA	010111	.00	.00	.00	.00
BAL AFTER 178509.34 -10547.10						
T:21315	/B:000 OPTIONAL INS BAL			00.00	LATE CHARGE BAL	-429.80

INQ 1357

HISTORY FOR ACCOUNT 7516

PAGE 19
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
032211	LCW 010111	T:23074 CD01 DELCNS	UNC LCBAL	-343.84	LCDT 03/11-00/00
032211	UI 010111		.00	.00	.00
		BAL AFTER	178509.34		-10547.10
		OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:23074		/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-343.84
032211	AA 010111		.00	.00	.00
		BAL AFTER	178509.34		-10547.10
		OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:23074		/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-343.84
032311	UI 020111		.00	.00	.00
		REF NUMBER	000000000000 DESC		
		BAL AFTER	178509.34		-10547.10
		OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00606		E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
032311	GRU 000000 000000 GRACE UNAP AMT:		.00		
032311	AP 020111	3495.78	752.30	966.93	1776.55
	LC DATE 032211	BAL AFTER	177757.04		-8770.55
T:00606		E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
032311	UI 030111		.00	.00	.00
		REF NUMBER	000000000000 DESC		
		BAL AFTER	177757.04		-8770.55
		OPT PREMIUMS	.00	LATE CHARGE PYMT	429.80*
T:00606		E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
032311	GRU 000000 000000 GRACE UNAP AMT:		.00		
032311	AP 030111	3925.58	756.38	962.85	1776.55
	LC DATE 032211	BAL AFTER	177000.66		-6994.00
		OPT PREMIUMS	.00	LATE CHARGE PYMT	429.80
T:00606		E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
032311	FWA 030111	34.93	40 EXPENSE ADVANCES		
		REF NUMBER	000000000000 DESC		
		LC DATE 032211			
T:00606		/B:001			
032311	FWA 030111	31.00	40 EXPENSE ADVANCES		
		000000000000			
		LC DATE 032211			
T:00606		/B:001			

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 20
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
032311	FWA	030111	480.00	40 EXPENSE ADVANCES		
			REF NUMBER	000000000000	DESC	
			LC DATE	032211		
T:00606				/B:001		
032311	FWA	030111	51.03	40 EXPENSE ADVANCES		
			000000000000			
			LC DATE	032211		
T:00606				/B:001		
032311	FWA	030111	146.55	40 EXPENSE ADVANCES		
			REF NUMBER	000000000000	DESC	
			LC DATE	032211		
T:00606				/B:001		
032311	FWA	030111	350.00	40 EXPENSE ADVANCES		
			REF NUMBER	000000000000	DESC	
			LC DATE	032211		
T:00606				/B:001		
032311	FWA	030111	11.00	40 EXPENSE ADVANCES		
			REF NUMBER	000000000000	DESC	
			LC DATE	032211		
T:00606				/B:001		
032311	FWA	030111	120.00	40 EXPENSE ADVANCES		
			000000000000			
			LC DATE	032211		
T:00606				/B:001		
032311	FWA	030111	83.00	164 CORP ADV 3 DRM		
			REF NUMBER	000000000000	DESC	
			LC DATE	032211		
T:00606				/B:001		
032311	FWA	030111	83.00	164 CORP ADV 3 DRM		
			000000000000			
			LC DATE	032211		
T:00606				/B:001		

INQ 1357

HISTORY FOR ACCOUNT 7516

PAGE 21
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
032311	FWA 030111		83.00	164 CORP ADV 3 DRM		
				REF NUMBER 000000000000	DESC	
				LC DATE 032211		
	T:00606			/B:001		
032311	FWA 030111		11.25	11 PROP INSPECTION FEE		
				000000000000		
				LC DATE 032211		
	T:00606			/B:001		
032311	FWA 030111		11.25	11 PROP INSPECTION FEE		
				REF NUMBER 000000000000	DESC	
				LC DATE 032211		
	T:00606			/B:001		
032311	FWA 030111		11.25	11 PROP INSPECTION FEE		
				000000000000		
				LC DATE 032211		
	T:00606			/B:001		
032311	FWA 030111		11.25	11 PROP INSPECTION FEE		
				REF NUMBER 000000000000	DESC	
				LC DATE 032211		
	T:00606			/B:001		
032311	FWA 030111		13.00	11 PROP INSPECTION FEE		
				000000000000		
				LC DATE 032211		
	T:00606			/B:001		
032311	FWA 030111		11.25	11 PROP INSPECTION FEE		
				REF NUMBER 000000000000	DESC	
				LC DATE 032211		
	T:00606			/B:001		
032311	FWA 030111		25.00	3 NSF FEE		
				000000000000		
				LC DATE 032211		
	T:00606			/B:001		

INQ 1357

HISTORY FOR ACCOUNT 7516

PAGE 22
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
032511	FB	030111	11.25	11 PROP INSPECTION FEE		
T:32506			/B:001			
041511	GRU	000000 000000	GRACE UNAP AMT:	.00		
	REF NUMBER	000000000000	DESC			
041511	AP	040111	3495.78	760.48	958.75	1776.55
LC DATE	041411	BAL AFTER		176240.18		-5217.45
T:00607	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00	

041511 FWA 040111 11.25 11 PROP INSPECTION FEE

REF NUMBER 000000000000 DESC

LC DATE 041411

T:00607 /B:001

041511 FB 040111 7.50 171 SPEEDPAY FEE
SG10ER143040

LC DATE 041411

T:00607 /B:000

041511 FEA 040111 7.50 171 SPEEDPAY FEE

REF NUMBER 000000000000 DESC

LC DATE 041411

T:00607 /B:001

051611 GRU 000000 000000 GRACE UNAP AMT: .00
000000000000

051611	AP	050111	2675.87	764.60	954.63	956.64
LC DATE	051411	BAL AFTER		175475.58		-4260.81
T:00607	E/B:001		00.00		00.00	

051611 FB 050111 7.50 171 SPEEDPAY FEE
REF NUMBER SG10MKHGBR8 DESC

LC DATE 051411

T:00607 /B:000

051611 FEA 050111 7.50 171 SPEEDPAY FEE
000000000000

LC DATE 051411

T:00607 /B:001

INQ 1357

HISTORY FOR ACCOUNT 7516

PAGE 23
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
061611	GRU	000000	000000 GRACE UNAP AMT:	.00		
	REF NUMBER		000000000000 DESC			
061611	AP	060111	2675.87	768.74	950.49	956.64
	LC DATE	061511	BAL AFTER	174706.84		-3304.17
T:00607			E/B:001	00.00		00.00
061611	FB	060111	7.50 171 SPEEDPAY FEE			
			SG10UDT2KA48			
	LC DATE	061511				
T:00607			/B:000			
061611	FEA	060111	7.50 171 SPEEDPAY FEE			
	REF NUMBER		000000000000 DESC			
	LC DATE	061511				
T:00607			/B:001			
071611	GRU	000000	000000 GRACE UNAP AMT:	.00		
	000000000000					
071611	AP	070111	2675.87	772.90	946.33	956.64
	LC DATE	071511	BAL AFTER	173933.94		-2347.53
T:00607			E/B:001	00.00		00.00
071611	FB	070111	7.50 171 SPEEDPAY FEE			
	LC DATE	071511				
T:00607			/B:000			
071611	FEA	070111	7.50 171 SPEEDPAY FEE			
	REF NUMBER		000000000000 DESC			
	LC DATE	071511				
T:00607			/B:001			
082911	GRU	000000	000000 GRACE UNAP AMT:	.00		
	000000000000 DESC					
082911	AP	080111	2761.83	777.09	942.14	956.64
	LC DATE	082711	BAL AFTER	173156.85		-1390.89
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00607			E/B:001 OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
082911	FB	080111	7.50 171 SPEEDPAY FEE			
			SG11W1BPUMIG			
	LC DATE	082711				
T:00607			/B:000			

INQ 1357

HISTORY FOR ACCOUNT [REDACTED] 7516

PAGE 24
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	TRANSACTION DATE	PRINCIPAL AMOUNT PAID	INTEREST PAID	ESCROW PAID
082911	FEA 080111	7.50 171 SPEEDPAY FEE			
	REF NUMBER	000000000000 DESC			
	LC DATE	082711			
T:00607		/B:001			
093011	GRU 000000 000000	GRACE UNAP AMT: .00			
	REF NUMBER	000000000000 DESC			
093011	AP 090111	2761.83	781.30	937.93	956.64
	BAL AFTER		172375.55		-434.25
	OPT PREMIUMS		.00	LATE CHARGE PYMT	85.96
T:00607	E/B:001		00.00		00.00
093011	FB 090111	7.50 171 SPEEDPAY FEE			
	REF NUMBER	SG11P83CLUH0 DESC			
T:00607		/B:000			
093011	FEA 090111	7.50 171 SPEEDPAY FEE			
	REF NUMBER	000000000000 DESC			
T:00607		/B:001			
110111	UI 100111	.00	.00	.00	.00
	REF NUMBER	000000000000 DESC			
	BAL AFTER		172375.55		-434.25
	OPT PREMIUMS		.00	LATE CHARGE PYMT	-85.96*
T:00607	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
110111	GRU 000000 000000	GRACE UNAP AMT: .00			
110111	AP 100111	2675.87	785.53	933.70	956.64
	LC DATE	103111	BAL AFTER	171590.02	522.39
T:00607	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
110111	FB 100111	7.50 171 SPEEDPAY FEE			
	REF NUMBER	SG1214AESKI8 DESC			
	LC DATE	103111			
T:00607		/B:000			
110111	FEA 100111	7.50 171 SPEEDPAY FEE			
	REF NUMBER	000000000000 DESC			
	LC DATE	103111			
T:00607		/B:001			
110911	E90 100111	-2722.43	PAYEE = 0038.00000	.00	-2722.43
	BAL AFTER		171590.02		-2200.04
T:32687		/B:001	00.00		-85.96

HISTORY FOR ACCOUNT 7516

PAGE 25
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
111611	GRU	000000	000000 GRACE UNAP AMT:	.00		
	REF NUMBER		SG124SFJ5EE7 DESC			
111611	AP	110111	2675.87	789.78	929.45	956.64
	LC DATE	111511	BAL AFTER	170800.24		-1243.40
T:00602	E/B:001			00.00		-85.96
111611	UI	110111	.00	.00	.00	.00
	SG124SFJ5EE7		BAL AFTER	170800.24		-1243.40
	OPT PREMIUMS			.00	LATE CHARGE PYMT	85.96*
T:00602	E/B:001			00.00		00.00
111611	SRA	110111	85.96	.00	.00	.00
	LC DATE	111511	BAL AFTER	170800.24		-1243.40
	OPT PREMIUMS			.00	LATE CHARGE PYMT	85.96
T:00602	E/B:001			00.00		00.00
121611	GRU	000000	000000 GRACE UNAP AMT:	.00		
	REF NUMBER		SG12CDSLKG3 DESC			
121611	AP	120111	2675.87	794.06	925.17	956.64
	LC DATE	121511	BAL AFTER	170006.18		-286.76
T:00602	E/B:001			00.00		00.00
123011	EI	120111	.26	.00	.00	.26
	BAL AFTER			170006.18		-286.50
T:32046	/B:001			00.00		00.00
013012	UI	010112	.00	.00	.00	.00
	REF NUMBER		SG1203NM8V1B DESC			
	BAL AFTER			170006.18		-286.50
	OPT PREMIUMS			.00	LATE CHARGE PYMT	85.96*
T:00602	E/B:001	OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-85.96
013012	GRU	000000	000000 GRACE UNAP AMT:	.00		
013012	AP	010112	2675.87	798.36	920.87	956.64
	BAL AFTER			169207.82		670.14
T:00602	E/B:001	OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-85.96
013012	UI	010112	.00	.00	.00	.00
	REF NUMBER		SG1203NM8V1B DESC			
	BAL AFTER			169207.82		670.14
	OPT PREMIUMS			.00	LATE CHARGE PYMT	85.96*
T:00602	E/B:001	OPTIONAL INS BAL		00.00	LATE CHARGE BAL	00.00

INQ 135?

HISTORY FOR ACCOUNT [REDACTED] 7516 PAGE 26
DATE 02/06/12

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
013012	SRA	010112	85.96	.00	.00	.00
BAL AFTER				169207.82		670.14
OPT PREMIUMS				.00	LATE CHARGE PYMT	85.96
T:00602	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00	

END OF HISTORY

INQ 1357

GMAC Mortgage Account Statement

CUSTOMER INFORMATION

Name: James P. Kennedy
 Account Number: 7516
 Home Phone #: (760)988-3769

PROPERTY ADDRESS

3825 21ST STREET
 SAN FRANCISCO CA 94114

GMAC Mortgage

Visit us at www.gmacmortgage.com for
 account information or to apply on-line.

7516
 JAMES P. KENNEDY
 700 E SONORA RD
 PALM SPRINGS CA 92264-8436

For information about your existing account,
 please call: 1-800-766-4622.

For information about refinancing or obtaining
 a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number 7516
 Statement Date November 01, 2011
 Maturity Date October 01, 2023
 Interest Rate 6.50000
 Interest Paid Year-to-Date \$10,499.74
 Taxes Paid Year-to-Date \$2,683.86
 Escrow Balance \$522.39
 Principal Balance(PB)* \$171,590.02

Details of Amount Due/Paid

Principal and Interest	\$1,719.23
Subsidy/Buydown	\$0.00
Escrow	\$956.64
Amount Past Due	\$2,675.87
Outstanding Late Charges	\$85.96
Other	\$0.00
Total Amount Due	\$5,437.70
Account Due Date	November 01, 2011

For Customer Care Inquiries call: 1-800-766-4622

For Insurance inquiries call: 1-800-256-8962

For Payment Arrangements call: 1-800-850-4622

Account Activity Since Last Statement

Description	Post Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Adv'l Products	Late Charge	Other
PD SPEEDPAY FEE	10/01/11	11/01/11	\$7.50					\$7.50	
SPEEDPAY FEE Payment	10/01/11	11/01/11	\$7.50					\$7.50	
	10/01/11	11/01/11	\$2,675.87	\$785.51	\$938.70	\$936.64			

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Considering a refinance or the purchase of a new home? We're here to help - call a loan specialist today at 877-528-3617 to review all of the financing options available to you.

Could your money be earning more? Check out the award-winning Ally Bank Online Savings account with rates among the most competitive in the country. Visit allybank.com or call 877-247-2558. Member FDIC.

See Reverse Side For Important Information And State Specific Disclosures

Mail This Portion With Your Payment

Mortgage Payment Coupon

Account Number	Due Date	Mortgage Payment	Total Amount Due	Amount Due With Late Fee If Received 15 Days AFTER Due Date	GMAC Mortgage
7516	11/01/11	\$2,675.87	\$5,437.70	\$2,781.83	
JAMES P. KENNEDY Please assist GMAC Mortgage in applying your payment Full Payment(s) \$ ADDITIONAL Principal \$ ADDITIONAL Escrow \$ Late Charge \$ Other fees (please specify) \$ Total Amount Enclosed \$					
Sign here to enroll in monthly ACH. (See back for details)					

GMAC MORTGAGE
 PO BOX 79135
 PHOENIX AZ 85062-9135

02 1111 7516 00267587 08596 22222 0

GMAC Mortgage Account Statement

CUSTOMER INFORMATION

Name: James P. Kennedy
 Account Number: [REDACTED] 7516
 Home Phone #: (760) 566-3789

PROPERTY ADDRESS

3828 21ST STREET
 SAN FRANCISCO CA 94114

GMAC Mortgage

Visit us at www.gmacmortgage.com for account information or to apply on-line.

James P. Kennedy
 700 E. SOKORA RD
 PALM SPRINGS CA 92264-8436

For information about your existing account, please call: 1-800-766-4622.

For information about refinancing or obtaining a new loan, please call: 1-866-690-6322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number	[REDACTED] 7516
Statement Date	December 16, 2011
Maturity Date	October 01, 2023
Interest Rate	6.50000
Interest Paid Year-to-Date	\$12,354.36
Taxes Paid Year-to-Date	\$5,406.29
Escrow Balance	\$286.76
Principal Balance(PB)*	\$170,006.18

Details of Amount Due/Paid

Principal and Interest	\$1,719.23
Subsidy/Buydown	\$0.00
Escrow	\$956.64
Amount Past Due	\$0.00
Outstanding Late Charges	\$0.00
Other	\$0.00
Total Amount Due	\$2,675.87
Account Due Date	January 01, 2012

For Customer Care inquiries call: 1-800-766-4622

For Insurance inquiries call: 1-800-256-9962

For Payment Arrangements call: 1-800-850-4622

Account Activity Since Last Statement									
Description	Post Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Payment	12/01/11	12/16/11	\$2,675.87	\$795.06	\$925.17	\$956.64			
Receipt	11/01/11	11/16/11	\$85.96						
Payment	11/01/11	11/16/11	\$2,675.87	\$789.78	\$929.45	\$956.64			
County Tax Paid	10/01/11	11/09/11	\$2,722.43			\$2,722.43			

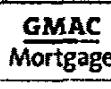
*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Happy Holidays! Your Annual Loan Statement (Form 1098) information will be mailed with your mortgage account statement in January to the address above. In addition, you can obtain year-end tax information at www.gmacmortgage.com as early as 1/5/2012. Our office hours for customer service and payment processing on Saturday, 12/31/2011 will be 9:00AM - 5:00PM CT. Payments received after 5:00PM CT on 12/31 will be posted in 2012 for tax purposes.

See Reverse Side For Important Information And State Specific Disclosures

Mail This Portion With Your Payment

Mortgage Payment Coupon

Account Number	Due Date	Mortgage Payment	Total Amount Due	Amount Due With Late Fee If Received 15 Days AFTER Due Date	GMAC Mortgage																																				
[REDACTED] 7516	01/01/12	\$2,675.87	\$2,675.87	\$2,761.83																																					
<table border="1"> <tr> <td colspan="6">Please assist GMAC Mortgage in applying your payment</td> </tr> <tr> <td>Full Payment(s)</td> <td>\$</td> <td>ADDITIONAL Principal</td> <td>\$</td> <td colspan="2">Sign here to enroll in monthly ACH. (See back for details.)</td> </tr> <tr> <td>ADDITIONAL Escrow</td> <td>\$</td> <td colspan="4"></td> </tr> <tr> <td>Late Charge</td> <td>\$</td> <td colspan="4"></td> </tr> <tr> <td>Other Fees (please specify)</td> <td>\$</td> <td colspan="4"></td> </tr> <tr> <td>Total Amount Enclosed</td> <td>\$</td> <td colspan="4"></td> </tr> </table>						Please assist GMAC Mortgage in applying your payment						Full Payment(s)	\$	ADDITIONAL Principal	\$	Sign here to enroll in monthly ACH. (See back for details.)		ADDITIONAL Escrow	\$					Late Charge	\$					Other Fees (please specify)	\$					Total Amount Enclosed	\$				
Please assist GMAC Mortgage in applying your payment																																									
Full Payment(s)	\$	ADDITIONAL Principal	\$	Sign here to enroll in monthly ACH. (See back for details.)																																					
ADDITIONAL Escrow	\$																																								
Late Charge	\$																																								
Other Fees (please specify)	\$																																								
Total Amount Enclosed	\$																																								

GMAC MORTGAGE
 PO BOX 79136
 PHOENIX AZ 85062-9136
 [REDACTED]

Refinancing or Purchasing a New Home

If you are considering refinancing or purchasing a new home, simply call 1-866-690-8322 or visit www.gmacmortgage.com for fast, convenient service.

To Apply Online
www.gmacmortgage.com

To Apply by Phone
 1-866-690-8322

Convenient Payment Options**Automatic Payment Plan**

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

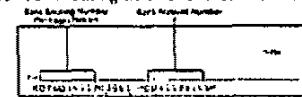
Enrolling in GMAC Mortgage's Automatic Payment Plan is quick and easy. First, have your bank routing number and bank account number available and then call us at 1-800-766-4622.

- Listen for the prompts to access your mortgage account information

- Enter your mortgage Account Number and Social Security Number

- Follow the prompts.

You can complete your enrollment, make changes to your existing Automatic Payment Plan information or request that an Automatic Payment Plan enrollment form be mailed directly to your home.



Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
 PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to: GMAC Mortgage, 6716 Grade Lane,
 Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-866-684-8439

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

GMAC Mortgage

Attn: Customer Care

P.O. Box 4622

Waterloo, IA 50704-4622

Insurance Policies/Bills

GMAC Mortgage

P.O. Box 4015

Coronado, PA 15108-6942

1-800-756-9962

Tax Bills

GMAC Mortgage

Attn: Tax Dept.

P.O. Box 61219

FT. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage

Attn: Tax Dept.

P.O. Box 961241

FT. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC — Contact the FDIC at 1-877-ASK-FDIC (1-877-275-3322) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.

New York Property Owners — As your mortgage servicer, we are registered with the New York Banking Superintendent.

You may file complaints about us with the New York State Banking Department. You may also obtain additional information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

FHA/VA/USDA/VA/DO

STATE LICENSING DISCLOSURES

NMLS Unique Identifier # 1045; Alaska Mortgage Broker/Lender License # AK1045; Arizona Mortgage Banker License # BK-09008590; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Colorado Residential Party: Tom West. To check the license status of your mortgage broker, visit <http://www.dora.state.co.us/real-estate/index.htm>; Georgia Residential Mortgage License # 5845; Illinois Residential Mortgage License # MB 6160182 by the Illinois Department of Financial and Professional Regulation—Division of Banking, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois 60603, (312) 793-3000; Massachusetts Mortgage Lender and Broker License # MC1045; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4a); Mississippi Licensed Mortgage Company; Montana Mortgage Lender License # 1013; Licensed by the Nevada Division of Mortgage Lending to make loans secured by liens on real property; License # 610; GMAC Mortgage, LLC, 10775 Double R Blvd, Suite 121, Reno, NV 89521, (775) 833-4622; Licensed by the New Hampshire Banking Department; Licensed by the NJ Department of Banking and Insurance; Licensed Mortgage Banker—NVS Banking Department; Ohio Mortgage Loan Act Certificate of Registration # SMA.00145.000; Ohio Mortgage Broker Act; Mortgage Banker Exemption # MBMB 850031.000; Oregon Mortgage Lending License # MI-1045; Licensed by the Pennsylvania Department of Banking; Rhode Island Lender and Broker; Licensed by the Virginia State Corporation Commission License # MC-4473; Washington Consumer Loan Company License # CL-1045; GMAC Mortgage, LLC (Licensed in some states as GMAC Mortgage, LLC d/b/a ditech); 100 Virginia Drive, Fort Washington, PA 19034 (215) 734-5000. Equal Housing Lender.

WE HEREBY CERTIFY THIS TO BE A TRUE
COPY OF THE ORIGINAL
DOCUMENT
DULUTH, SEPTEMBER 20, 1993
GMC
3825 21ST STREET

NOTE

LOAN # 162-31
MONTEREY CALIFORNIA
[City] [State]

SAN FRANCISCO CA 94114
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 272,000.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is

GMC MORTGAGE CORPORATION OF PA

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 6.500 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the 1st day of each month beginning on NOVEMBER 01 1993, I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on OCTOBER 01, 2023, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at

8360 OLD YORK ROAD, ELKINS PARK, PA 19117-1590

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 1,719.23

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment". When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.00 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED

Answer:

_____(Seal)

-Borrower

✓ S5N

(SmaII)

• BOSTON

25

1807

—(30a)—

551

18

_____ (Scal)

100

(Sign Original Only)

WHEN RECORDED RETURN TO:
GMAC MORTGAGE CORPORATION
PO BOX CA
MONTEREY, CA 93942

WE HEREBY CERTIFY THAT THE FOREGOING
IS A TRUE AND CORRECT COPY OF THE ORIGINAL
FIDELITY MORTGAGE CORPORATION

BY *[Signature]*

[Space Above This Line For Recording Data]

DEED OF TRUST

LOAN #: [REDACTED] 52-31

THIS DEED OF TRUST ("Security Instrument") is made on **SEPTEMBER 20, 1993**. The trustor is
JAMES P. KENNEDY, A SINGLE MAN

("Borrower"). The trustee is **GMAC MORTGAGE SERVICE COMPANY OF CALIFORNIA, A CALIFORNIA CORPORATION**

("Trustee"). The beneficiary is **GMAC MORTGAGE CORPORATION OF PA**

which is organized and existing under the laws of **PENNSYLVANIA** and whose address is **8360 OLD YORK ROAD, ELKINS PARK, PA 19117-1590**

("Lender"). Borrower owes Lender the principal sum of **TWO HUNDRED SEVENTY-TWO THOUSAND AND 00/100** Dollars (U.S. \$ **272,000.00**).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **OCTOBER 01, 2023**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in **SAN FRANCISCO**, **San Francisco** County, California:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

which has the address of
California **94114**

3825 21ST STREET
("Property Address");

CALIFORNIA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
VMP-6R(CA)09108.01

VMP MORTGAGE FORMS - (313)283-8100 - (800)621-7281

SAN FRANCISCO [Street, City]

Form 3005 9/90

Amended 12/91

Page 1 of 8

10/01/2017

[Signature]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"); unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

LOAN #: [REDACTED] 53-31

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leasholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender requires mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained, Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by applicable law to Borrower and to the other persons prescribed by applicable law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

LOAN #: [REDACTED] 62-31

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

22. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs.

23. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by applicable law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

24. Requests for Notices. Borrower requests that copies of the notices of default and sale be sent to Borrower's address which is the Property Address.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

26. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

(Check applicable box(es))

Adjustable Rate Rider
 Graduated Payment Rider
 Balloon Rider
 V.A. Rider

Condominium Rider
 Planned Unit Development Rider
 Rate Improvement Rider
 Other(s) [specify] _____

1-4 Family Rider
 Biweekly Payment Rider
 Second Home Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

James P. Kennedy (Seal)
 JAMES P. KENNEDY -Borrower

 _____ (Seal) _____ (Seal)
 _____ (Seal) _____ (Seal)
 _____ (Seal) _____ (Seal)

State of California
 County of SAN FRANCISCO
 on September 22, 1993

} ss.
 before me, C. Madrid-Garibaldi Notary Public
 personally appeared

JAMES P. KENNEDY

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

(This area for official notarial seal)

Page 8 of 8

Form 3005 0/90

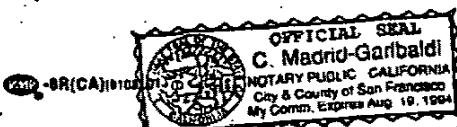


EXHIBIT "A"

7516

THE LAND REFERRED TO HEREIN IS SITUATED IN THE CITY AND COUNTY OF SAN FRANCISCO, STATE OF CALIFORNIA AND IS DESCRIBED AS FOLLOWS:

BEGINNING at a point on the southerly line of 21st Street, distant thereon 130 feet westerly from the westerly line of Noe Street, running thence westerly along said line of 21st Street 25 feet, thence at a right angle southerly 114 feet, thence at a right angle easterly 25 feet, thence at a right angle northerly 114 feet to the point of beginning.

BEING a portion of Mission Block No. 110.

APN: LOT 92, BLOCK 3622

MAR 18 '94 15:30

P.2
Form Approved GMB No. 024-1001

FIDELITY NATIONAL TITLE
INSURANCE COMPANY OF CALIFORNIA
SETTLEMENT STATEMENT

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown; items marked "To/From" were paid outside the closing; they are shown here for information purposes and are not included in the totals.

D. NAME OF BORROWER: JAMES P. KENNEDY	E. NAME OF SELLER: NANCY K. NAGY, Executrix	F. NAME OF LENDER: GMAC Mortgage Corporation of 5700 Stoneridge Mall Rd., Pleasanton, CA 94588
G. PROPERTY LOCATION: 3825 - 21ST STREET SAN FRANCISCO, CA 94114	H. SETTLEMENT AGENT: FIDELITY NATIONAL TITLE	I. SETTLEMENT DATE: 09/29/93
	PLACE OF SETTLEMENT: 1844 Market Street San Francisco, CA 94102	ESCROW NO.: 1002246-CG

J. SUMMARY OF BORROWER'S TRANSACTION		
100. GROSS AMOUNT DUE FROM BORROWER:		
101. Contract sales price	340,000.00	
102. Personal property		
103. Settlement charges to borrower (line 1400)	12,028.25	
104.		
<i>Adjustments for items paid by seller in advance</i>		
105. City/Town taxes		
106. County taxes		
107.		
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114.		
115.		
116.		
117.		
118.		
120. GROSS AMOUNT DUE FROM BORROWER	352,028.25	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		
201. Deposit or earnest money	79,672.74	
202. Principal amount of new loan(s)	272,000.00	
203. Existing loan(s) taken subject to		
204. Second mortgage loan		
205.		
206.		
207.		
208.		
209.		
<i>Adjustments for items unpaid by seller</i>		
210. City/Town taxes		
211. County taxes 07/01/93 09/29/93	100.38	
212.		
213.		
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219.		
220. TOTAL PAID BY/FOR BORROWER	351,773.12	
300. CASH AT SETTLEMENT FROM/TO BORROWER		
301. Gross amount due from borrower (line 120)	352,028.25	
302. Less amounts paid by/for borrower (line 220)	351,773.12	
303. CASH (□ FROM) (□ TO) BORROWER	255.13	

K. SUMMARY OF SELLER'S TRANSACTION		
400. GROSS AMOUNT DUE TO SELLER:		
401. Contract sales price	340,000.00	
402. Personal property		
403. Impound credit		
404.		
<i>Adjustments for items paid by seller in advance</i>		
405. City/Town taxes		
406. County taxes		
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417.		
418.		
420. GROSS AMOUNT DUE SELLER	340,000.00	
500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
501. Excess deposits (net)		
502. Settlement charges to seller (line 1400)	339,899.62	
503. Existing loan(s) taken subject to		
504. Payoff of first mortgage loan Interest adjustment \$		
505. Interest deficit		
506. Payoff of second mortgage loan Interest adjustment \$		
507.		
508.		
509.		
<i>Adjustments for items unpaid by seller</i>		
510. City/Town taxes		
511. County taxes 07/01/93 09/29/93	100.38	
512. WE HEREBY CERTIFY THIS TO BE A TRUE AND CORRECT COPY OF THE ORIGINAL FIDELITY NATIONAL TITLE INSURANCE CO. 513. <i>[Signature]</i> 514. <i>[Signature]</i> 515. <i>[Signature]</i> 516. <i>[Signature]</i> 517. <i>[Signature]</i> 518. <i>[Signature]</i> 519. <i>[Signature]</i>		
520. TOTAL REDUCTION AMOUNT DUE SELLER	340,000.00	
600. CASH AT SETTLEMENT TO/FROM SELLER		
601. Gross amount due to seller (line 420)	340,000.00	
602. Less reduction in amount due seller (line 520)	340,000.00	
603. CASH (□ TO) (□ FROM) SELLER	255.13	

MAR 18 '94 15:31

P.3

1002445-CG L. SETTLEMENT CHARGES			
700. TOTAL SALES/BROKER'S COMMISSION based on price \$ 340,000.00 @ 5.000 % = 17,000.00			
Division of Commission (line 700) as follows:			
701. \$ 8,500.00 to BARBAGELATA & COMPANY		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	
702. \$ 8,500.00 to HARTFORD PROPERTIES		PAID FROM SELLER'S FUNDS AT SETTLEMENT	
703. Commission paid at settlement			17,000.00
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan origination fee % GMAC Mortgage		3,380.00	
802. Loan discount % GMAC Mortgage		2,720.00	
803. Appraisal fee to GMAC Mortgage		350.00	
804. Credit report to GMAC Mortgage \$45 POC			
805. Lender's/Attorney's/1/4 Portion of Discount \$1360 POC			
806. Mortgage Insurance application fee to			
807. Assumption fee			
808. Tax service contract GMAC Mortgage		64.00	
809. Lender's document preparation fee GMAC Mortgage		260.00	
810. Attorney/Attala / Mortgage Broker			
811. Loan Processing Fee GMAC Mortgage		680.00	
812. Underwriting Fee GMAC Mortgage		125.00	
813.			
814.			
800. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest from 09/28/93 to 10/01/93 \$8 48.44 /day		145.32	
902. Mortgage Insurance premium for months to GMAC Mortgage Corporation			
903. Hazard Insurance premium for years to National General Insurance Co		961.00	
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER			
1001. Hazard Insurance months @ \$ per month			
1002. Mortgage Insurance months @ \$ per month			
1003. City property taxes months @ \$ per month			
1004. County property taxes months @ \$ per month			
1005. Annual assessments months @ \$ per month			
1006. Flood Insurance months @ \$ per month			
1007.			
1008.			
1100. TITLE CHARGES			
1101. Settlement or closing fee to FIDELITY NATIONAL TITLE		630.00	
1102. Document preparation to FIDELITY NATIONAL TITLE			
1103. Notary fees C. Madrid-Garibaldi		10.00	5.00
1107.			
Wire fee (Loan \$)		20.00	
Courier Fees		42.00	
1108. Title insurance to FIDELITY NATIONAL TITLE		1,540.93	
(Includes above item numbers:			
1109. Lender's coverage \$ 272,000.00			
1110. Owner's coverage \$ 340,000.00			
1111.			
1112.			
1113. Sub-escrow fee			
1114.			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording fees: Deed \$ 16.00 Mortgage \$ 23.00 Release \$ 39.00			
1202. City/County tax/stamps: Deed \$ 1,700.00 Mortgage \$ 1,700.00			
1203. State tax/stamps: Deed \$ Mortgage \$			
1204.			
1205. Letters Testamentary \$0.00/B.00 Order Confirming Sale \$11.00/0.00		11.00	8.00
1300. ADDITIONAL SETTLEMENT CHARGES			
1301.			
1302. Pest inspection to			
1303.			
1304.			
1305.			
1306. Bank of America, Acct. #02552-11966, Deposit net proceeds		322,886.62	
1307. James P. Kennedy, Additional refund		350.00	
1308.			
1309.			
1310.			
1311. WE HEREBY CERTIFY THIS TO BE A TRUE			
1312. AND CORRECT COPY OF THE ORIGINAL			
1313. FIDELITY NATIONAL TITLE INSURANCE CO.			
1314.			
1315.			
1316.			
1317.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)	12,028.29	339,899.62	
			MLD/Rev 4/94

MAR 18 '94 15:32

P.4

**Fidelity National Title**

INSURANCE COMPANY OF CALIFORNIA

1844 Market Street

San Francisco, CA 94102

(415) 552-3646 • FAX (415) 552-3640

HUD ATTACHMENT LIST

Closing Date
 Escrow No.: 1002246-CG
 BUYER: KENNEDY, JAMES

THE ITEMS ON THE ATTACHED HUD INDICATED BY P.O.C. OR * HAVE BEEN INCLUDED AT THE DIRECTION OF THE LENDER FOR DISCLOSURE PURPOSES ONLY. THE ESCROW HOLDER/SETTLEMENT AGENT HEREIN HAS NO KNOWLEDGE OF THESE EXPENDITURES, EXCEPT AS PROVIDED BY THE LENDER. THEY HAVE NOT AND CANNOT BE VERIFIED AS TO THE AMOUNT, THE PAYEE, NOR ACTUAL PAYMENT, AND NO LIABILITY IS ASSUMED BY THE CLOSING AGENT AS TO THE VALIDITY AND/OR SUFFICIENCY THEREOF.

<u>INTEREST/PRORATIONS/ADJUSTMENTS:</u>	FROM	TO:	DEBITS \$	CREDITS \$
---	------	-----	-----------	------------

RENTS:COMMISSIONS:ASSUMPTION CHARGES:

NEW 1ST LOAN DEBITS/CREDITS:
 Portion of Discount \$1360 POC

SECOND NEW LOAN CHARGES:LOAN PAYOFFS:ESCROW FEES/CREDITS:

Courier Fees	42.00
Wire fee(Loan \$)	20.00

TITLE FEES/TAXES:

Notary Fee to: C. Madrid-Garibaldi	10.00
------------------------------------	-------

ADDITIONAL DISBURSEMENTS 11-15:ASSOCIATION/MANAGEMENT CHARGES:SOURCE OF FUNDS:

DATE	RCPT #	RECEIVED FROM	RECEIPT TYPE	AMOUNT
07/29/93	80060	JAMES P. KENNEDY	Initial Deposit	30,500.00
07/29/93	80061	JAMES P. KENNEDY	Additional Deposit	3,500.00
09/28/93	85172	CITIBANK FOR J. KENNEDY	Additional Deposit	17,000.00
09/28/93	85173	CHEMICAL BANK FOR J. KENNEDY	Additional Deposit	12,000.00
09/28/93	85176	JAMES P. KENNEDY	Additional Deposit	16,592.73
09/29/93	85185	BANK OF AMERICA	CLOSE IBA	34,080.01

THIS IS A DETAILED LIST USED IN CONJUNCTION WITH THE RESPA FORM

WE HEREBY CERTIFY THIS TO BE A TRUE
 AND CORRECT COPY OF THE ORIGINAL
 FIDELITY NATIONAL TITLE INSURANCE CO.
 BY *Madrid-Garibaldi*

MAR 18 '94 15:32

P.5



Fidelity National Title
INSURANCE COMPANY OF CALIFORNIA
1844 Market Street
San Francisco, CA 94102
(415) 552-3646 • FAX (415) 552-3640

HUD ATTACHMENT LIST

Closing Date:
Escrow No.: 1002246-CG
SELLER: ESTATE OF FRANCIS MEDACH

THE ITEMS ON THE ATTACHED HUD INDICATED BY P.G.C. OR * HAVE BEEN INCLUDED AT THE DIRECTION OF THE LENDER FOR DISCLOSURE PURPOSES ONLY. THE ESCROW HOLDER/SETTLEMENT AGENT HEREIN HAS NO KNOWLEDGE OF THESE EXPENDITURES, EXCEPT AS PROVIDED BY THE LENDER. THEY HAVE NOT AND CANNOT BE VERIFIED AS TO THE AMOUNT, THE PAYEE, NOR ACTUAL PAYMENT, AND NO LIABILITY IS ASSUMED BY THE CLOSING AGENT AS TO THE VALIDITY AND/OR SUFFICIENCY THEREOF.

	FROM	TO: 6	DEBITS	CREDITS
<u>INTEREST/PRORATIONS/ADJUSTMENTS:</u>			\$	
<u>RENTS:</u>				
<u>COMMISSIONS:</u>				
Commission to: BARBAGELATA & COMPANY HOLD for 2/3 of 1-day PITI			8,452.97	
			47.03	
Commission to: HARTFORD PROPERTIES HOLD for 1/3 of 1-day PITI			8,476.48	
			23.52	
<u>ASSUMPTION CHARGES:</u>				
<u>LOAN PAYOFFS:</u>				
<u>ESCROW FEES/CREDITS:</u>				
<u>TITLE FEES/TAXES:</u>				
Notary Fee to: C. Madrid-Garibaldi			5.00	
<u>ADDITIONAL DISBURSEMENTS 11-15:</u>				
<u>ASSOCIATION/MANAGEMENT CHARGES:</u>				
<u>MISCELLANEOUS DISBURSEMENTS:</u>				

THIS IS A DETAILED LIST USED IN CONJUNCTION WITH THE RESPA FORM.

WE HEREBY CERTIFY THIS TO BE A TRUE
AND CORRECT COPY OF THE ORIGINAL
FIDELITY NATIONAL TITLE INSURANCE CO.
BY *Ch. Madrid-Garibaldi*

3
CONDITIONS
NOT AUTHORIZED SIGNATURE/DAT

SELLER'S INSTRUCTIONS (Continued) Escrow No. 1002246 September 22, 1993

ESTIMATED CLOSING STATEMENT

	DEBITS	CREDITS	
	\$	\$	
TOTAL CONSIDERATION		340,000.00	
Deposit			
PRORATIONS/ADJUSTMENTS:	FROM	TO:	
Taxes for 6 Months @ \$ 205.32	07/01/93	09/30/93	101.52
TITLE CHARGES:			
RECORDING CHARGES:			
Letters Testamentary	14.00		
ESCROW CHARGES:			
COMMISSION:			
BARBAGELATA & COMPANY	8,500.00		
HARTFORD PROPERTIES	8,500.00		
ASSUMPTION CHARGES:			
NEW LOAN LENDER CHARGES:			
Loan Origination Fee GMAC Mortgage			
Discount Fee GMAC Mortgage			
Appraisal Fee to: GMAC Mortgage			
Credit Report fee to: GMAC Mortgage \$45 POC			
Loan Processing Fee GMAC Mortgage			
Tax Service GMAC Mortgage			
Mortgage Broker Fee			
Document Fee GMAC Mortgage			
Underwriting Fee GMAC Mortgage			
Portion of Discount POC			
LOAN PAYOFFS:			
ADDITIONAL DISBURSEMENTS:			
3R-Report reimbursement to: Barbagelata & Co.	28-120-7477		
Notary Fees to: Notary Public	5.00		
ASSOCIATION/MANAGEMENT CHARGES:			
BALANCE DUE YOU	322,851.36		
TOTALS	340,000.00	340,000.00	

PRORATIONS:

Prorate as of CLOSE OF ESCROW, on the basis of a 30 day month:

<input checked="" type="checkbox"/> Taxes	Fire Insurance Premium
<input type="checkbox"/> Rents	Homeowner's Association Dues
<input type="checkbox"/> Interest on Existing Loan	Existing Loan Trust Funds
<input type="checkbox"/> F.H.A. Mortgage Insurance	

INITIAL JKM

BUYER'S ESCROW INSTRUCTIONS (Continued) Escrow No: 1002246

September 22, 199

ESTIMATED CLOSING STATEMENT

	DEBITS	CREDITS
TOTAL CONSIDERATION	\$ 340,000.00	\$
DEPOSITS		
DEPOSITS		34,000.00
Savings Amount	\$34,000.00	
NEW 1ST TRUST Deed to: GMAC Mortgage Corporation of PA		272,000.00
PRORATIONS/ADJUSTMENTS:	FROM	TO:
Taxes for 6 months @ \$ 205.32	07/01/93	09/30/93
		101.52
MISCELLANEOUS ADJUSTMENTS:		
TITLE CHARGES:		
Owner's Title Policy for \$340,000.00		1,162.25
ALTA Landers Policy for \$272,000.00		378.68
City Transfer Tax		1,700.00
RECORDING CHARGES:		
Deed		14.00
Trust Deed(s)		35.00
Order Confirming Sale		14.00
ESCROW CHARGES:		
Escrow Fee		630.00
Ext. Courier chgs		45.00
Wire fee(Loan \$)		20.00
ASSUMPTION CHARGES:		
FIRST NEW LOAN CHARGES:		
Loan Origination Fee GMAC Mortgage		2,380.00
Discount Fee GMAC Mortgage		2,720.00
Appraisal Fee To: GMAC Mortgage		350.00
Credit Report Fee To: GMAC Mortgage \$45 POC		680.00
Loan Processing Fee GMAC Mortgage		64.00
Tax Service GMAC Mortgage		145.32
Mortgage Broker Fee		260.00
Prepaid Interest @ \$48.44 Per Day	09/28/93	10/01/93
Document Fee GMAC Mortgage		125.00
Underwriting Fee GMAC Mortgage		
Portion of Discount POC \$1,360.00		
LOAN PAYOFFS:		
ADDITIONAL DISBURSEMENTS:		
Verify payoff to: Employee bridge loan		4,946.98
Fire Insurance Premium to: Buyer's Ins. Agent--est.		500.00
Notary Fees to: Notary Public		10.00
BALANCE DUE ESCROW		45,231.73
TOTALS	356,279.63	45,231.73
		48,818.11
		356,279.63

PRORATIONS:

Prorate as of CLOSE OF ESCROW, on the basis of a 30 day month:

<input checked="" type="checkbox"/> Taxes	Fire Insurance Premium
<input type="checkbox"/> Rents	Homeowner's Association Dues
<input type="checkbox"/> Interest on Existing Loan	Existing Loan Trust Funds
<input type="checkbox"/> F.H.A. Mortgage Insurance	
<input type="checkbox"/>	

INITIAL JRCContinued on Page 5, attached hereto and made a part hereof. INITIAL: JRC

12-12020-mg Doc 10337-8 Filed 03/20/17 Entered 03/20/17 17:02:44 Decl.

Exhibit G Pg 90 of 121
REPRESENTATION OF PRINTED DOCUMENT

3451 Hammond Avenue
Waterloo, IA 50702
1 800 766 4622/Follow the Prompts

Important Note: In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

INITIAL ESCROW ACCOUNT
DISCLOSURE STATEMENT

46240-0002260-001
JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS CA 92264-8436

ACCOUNT NUMBER: 7516

PROPERTY ADDRESS:
3825 21ST STREET
SAN FRANCISCO CA 94114-2802

ANALYSIS DATE: AUGUST 16, 2010

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:	DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
	COUNTY COUNTY	DECEMBER 2010 APRIL 2011	2,678.27 2,678.27	0.00 0.00
		TOTAL ANNUAL DISBURSEMENTS: TOTAL ESCROW PAYMENT:	5,356.54 446.37	0.00 0.00

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$15,962.27, your new total payment will automatically be adjusted to \$2,165.60 effective with your OCTOBER 01, 2010 payment. If you do not pay the shortage, your total payment effective OCTOBER 01, 2010 will be \$3,495.78.

Payment change:	New	Prior Analysis
Escrow	446.37	0.00
Surplus/Shortage	1,330.18	632.88
Escrow Shortage Spread 12 Months		
 Total	1,776.55	632.88
Principal/Interest	1,719.23	1,719.23
Total Payment	3,495.78	2,952.11

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

680-0680-1200F

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.

To reach our insurance department call: 1-800-256-9962.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT



THIS IS NOT A CHECK

NOTE: you must use this address when remitting your escrow shortage payment

Account Number
7516

Shortage Amount
15,962.27

Total Amount Enclosed \$

JAMES P. KENNEDY

GMAC MORTGAGE
PO BOX 79162
PHOENIX AZ 85062 9162

If you pay the escrow shortage amount of \$15,962.27, your new payment will be automatically adjusted to \$2,165.60 effective with your OCTOBER 01, 2010 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

Section 2:

Exhibit G Pg 91 of 121
REPRESENTATION OF PRINTED DOCUMENT

ANALYSIS TYPE: 1/6 AGGREGATE

PROJECTED ESCROW BALANCE AS OF: SEPTEMBER 30, 2010

ACCOUNT NUMBER: 7516

-12,837.58 *

- * Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			12,837.58-	3,124.69
10/01/10	446.37	.00	12,391.21-	3,571.06
11/01/10	446.37	.00	11,944.84-	4,017.43
12/01/10	446.37	2,678.27-	14,176.74-	1,785.53
01/01/11	446.37	.00	13,730.37-	2,231.90
02/01/11	446.37	.00	13,284.00-	2,678.27
03/01/11	446.37	.00	12,837.63-	3,124.64
04/01/11	446.37	2,678.27-	15,069.53-	892.74 L
05/01/11	446.37	.00	14,623.16-	1,339.11
06/01/11	446.37	.00	14,176.78-	1,785.48
07/01/11	446.37	.00	13,730.42-	2,231.85
08/01/11	446.37	.00	13,284.05-	2,678.22
09/01/11	446.37	.00	12,837.68-	3,124.59

Current Escrow Balance: 11,114.84-

Esc Rents to Eff Dt Esc Disb Prior to Eff Dt

Due Dt	Due Amt	Disb Date	Disb Amt
07/10	632.88		
08/10	632.88		
09/10	632.88		

*Indicates Sum of Remaining Escrow Payments
&or Escrow Disbursements to Effective Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
-15,069.53

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)
892.74

Section 3:



SHORTAGE

15,962.27

ESCROW ACCOUNT ACTIVITY (JUNE 01, 2009 - SEPTEMBER 30, 2010)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
03/01/09		.00	.00	PAYMENT	200.60	1,805.42-
04/01/09		.00	.00	PAYMENT	6,190.40-	7,995.82-
05/01/09		.00	.00	PAYMENT	200.60	7,795.22-
BEGINNING BALANCE						7,795.22-
06/01/09		.00	.00	PAYMENT	183.65	7,611.57-
07/01/09		.00	.00		.00	7,611.57-
08/01/09		.00	.00		.00	7,611.57-
09/01/09		.00	.00	PAYMENT	632.88	6,978.69-
10/01/09		.00	.00	PAYMENT	649.83	6,328.86-
11/01/09		.00	.00	TAX	2,926.14-	9,255.00-
12/01/09		.00	.00	PAYMENT	1,265.76	7,989.24-
01/01/10		.00	.00	PAYMENT	6,290.00-	14,279.24-
02/01/10		.00	.00		.00	14,279.24-
03/01/10		.00	.00	PAYMENT	632.88	13,646.36-
04/01/10		.00	.00	PAYMENT	1,265.76	12,380.60-
05/01/10		.00	.00	PAYMENT	1,265.76	11,114.84-

Exhibit G Pg 92 of 121
REPRESENTATION OF PRINTED DOCUMENT

3451 Hammond Avenue
Waterloo, IA 50702
1 800 766 4622/Follow the Prompts

Important Note: In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

ESCROW ANALYSIS STATEMENT

46766-0026100-011
JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS CA 92264-8436

ACCOUNT NUMBER: 7516

PROPERTY ADDRESS:
3825 21ST STREET
SAN FRANCISCO CA 94114-2802

ANALYSIS DATE: MARCH 07, 2011

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:	DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
	COUNTY	DECEMBER 2011	2,683.86	2,678.27
	COUNTY	APRIL 2012	2,683.86	2,678.27
			TOTAL ANNUAL DISBURSEMENTS: 5,367.72	5,356.54
			TOTAL ESCROW PAYMENT: 447.31	446.37

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$6,112.07, your new total payment will automatically be adjusted to \$2,166.54 effective with your MAY 01, 2011 payment. If you do not pay the shortage, your total payment effective MAY 01, 2011 will be \$2,675.87.

Payment change:	New	Prior Analysis
Escrow	447.31	446.37
Surplus/Shortage	509.33	1,330.18
Escrow Shortage Spread 12 Months		

Total	956.64	1,776.55
Principal/Interest	1,719.23	1,719.23
Total Payment	2,675.87	3,495.78

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our insurance department call: 1-800-256-9962.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT



THIS IS NOT A CHECK

NOTE you must use this address when remitting your escrow shortage payment

Account Number	Shortage Amount
7516	6,112.07

Total Amount Enclosed \$

If you pay the escrow shortage amount of \$6,112.07, your new payment will be automatically adjusted to \$2,166.54 effective with your MAY 01, 2011 payment.

GMAC MORTGAGE
PO BOX 79162
PHOENIX AZ 85062 9162

By sending your check, please be aware that you are authorizing us to use information on your check to make a one time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

Section 2:

Exhibit G Pg 93 of 121
REPRESENTATION OF PRINTED DOCUMENTANALYSIS TYPE: 1/6 AGGREGATE
PROJECTED ESCROW BALANCE AS OF: APRIL 30, 2011ACCOUNT NUMBER: 7516
-5,217.45 *

* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			5,217.45-	894.62
05/01/11	447.31	.00	4,770.14-	1,341.93
06/01/11	447.31	.00	4,322.83-	1,789.24
07/01/11	447.31	.00	3,875.52-	2,236.55
08/01/11	447.31	.00	3,428.21-	2,683.86
09/01/11	447.31	.00	2,980.90-	3,131.17
10/01/11	447.31	.00	2,533.58-	3,578.48
11/01/11	447.31	.00	2,086.28-	4,025.79
12/01/11	447.31	2,683.86-	4,322.83-	1,789.24
01/01/12	447.31	.00	3,875.52-	2,236.55
02/01/12	447.31	.00	3,428.21-	2,683.86
03/01/12	447.31	.00	2,980.90-	3,131.17
04/01/12	447.31	2,683.86-	5,217.45-	894.62 L

Current Escrow Balance: 7,863.24-			
Esc Rcvts to Eff Dt		Esc Disb Prior to Eff Dt	
Due Dt	Due Amt	Disb Date	Disb Amt
02/11	1,776.55	04/10/11	2,683.86
03/11	1,776.55		
04/11	1,776.55		

*Indicates Sum of Remaining Escrow Payments
&/or Escrow Disbursements to Effective Date.L ANTIPOINT FOR ANALYSIS PERIOD:
-5,217.45MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MP)
894.62

Section 3:

SHORTAGE 6,112.07

ESCROW ACCOUNT ACTIVITY (OCTOBER 01, 2010 - APRIL 30, 2011)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
07/01/10		.00	.00	PAYMENT	1,265.76	8,583.32-
08/01/10		.00	.00	PAYMENT	1,265.76	13,470.46-
08/01/10		.00	.00	TAX	6,152.90-	13,470.46-
09/01/10		.00	.00		.00	13,470.46-
BEGINNING BALANCE		3,124.69				13,470.46-
10/01/10 PAYMENT		446.37	3,571.06	PAYMENT	632.88	12,897.58-
11/01/10 PAYMENT		446.37	4,017.43	TAX	2,683.86-	15,521.44-
12/01/10 PAYMENT		446.37	1,785.53	PAYMENT	3,553.10	11,988.34-
12/01/10 TAX		2,678.27-	1,785.53		.00	11,988.34-
01/01/11 PAYMENT		446.37	2,231.90	PAYMENT	2,328.55	9,659.79-
02/01/11 PAYMENT		446.37	2,678.27	PAYMENT	1,776.55	7,863.24-
03/01/11 PAYMENT		446.37	3,124.64		.00	7,863.24-
04/01/11 PAYMENT		446.37	892.74		.00	7,863.24-
04/01/11 TAX		2,678.27-	892.74		.00	7,863.24-

Exhibit G Pg 94 of 121
REPRESENTATION OF PRINTED DOCUMENT

022105/516



3451 Hammond Avenue
Waterloo, IA 50702
1-800-766-4622/Follow the Prompts

Important Note: In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

ESCROW ANALYSIS STATEMENT

ACCOUNT NUMBER: 7516

PROPERTY ADDRESS:
3825 21ST STREET
SAN FRANCISCO CA 94114-2802

ANALYSIS DATE: MARCH 07, 2012

47740-0069120-028
JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS CA 92264-8436

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:	DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
	COUNTY COUNTY	DECEMBER 2012 APRIL 2013	2,722.43 2,722.43	2,683.86 2,683.86
		TOTAL ANNUAL DISBURSEMENTS: TOTAL ESCROW PAYMENT:	5,444.86 453.73	5,367.72 447.31

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$89.93, your new total payment will automatically be adjusted to \$2,172.96 effective with your MAY 01, 2012 payment. If you do not pay the shortage, your total payment effective MAY 01, 2012 will be \$2,180.45.

Payment change:	New	Prior Analysis
Escrow	453.73	447.31
Surplus/Shortage	7.49	509.33
Escrow Shortage Spread 12 Months		
Total Principal/Interest	461.22	956.64
Total Payment	1,719.23	1,719.23
	2,180.45	2,675.87

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our insurance department call: 1-800-256-9962.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT



JAMES P. KENNEDY

THIS IS NOT A CHECK

NOTE — you must use this address when remitting your escrow shortage payment

Account Number	Shortage Amount
7516	89.93
Total Amount Enclosed \$	

If you pay the escrow shortage amount of \$89.93, your new payment will be automatically adjusted to \$2,172.96 effective with your MAY 01, 2012 payment.

GMAC MORTGAGE
PO BOX 79162
PHOENIX AZ 85062 9162

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

12-12020-mg Doc 10337-8 Filed 03/20/17 Entered 03/20/17 17:02:44 Decl.

Exhibit G Pg 95 of 121

REPRESENTATION OF PRINTED DOCUMENT

U221U37510

Section 2:

ANALYSIS TYPE: 1/6 AGGREGATE
PROJECTED ESCROW BALANCE AS OF: APRIL 30, 2012ACCOUNT NUMBER: 7516
817.63 *

- * Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	DISBURSEMENTS	PROJECTED	CUR. BAL.	REQ. BAL.
			PROJECTIONS	PROJECTIONS	PROJECTIONS
05/01/12	453.73	.00	817.63	907.56	
06/01/12	453.73	.00	1,271.36	1,361.29	
07/01/12	453.73	.00	1,725.09	1,815.02	
08/01/12	453.73	.00	2,178.82	2,268.75	
09/01/12	453.73	.00	2,632.55	2,722.48	
10/01/12	453.73	.00	3,086.28	3,176.21	
11/01/12	453.73	.00	3,540.01	3,629.94	
12/01/12	453.73	2,722.43	3,993.74	4,083.67	
01/01/13	453.73	.00	1,725.04	1,814.97	
02/01/13	453.73	.00	2,178.77	2,268.70	
03/01/13	453.73	.00	2,632.50	2,722.43	
04/01/13	453.73	.00	3,086.23	3,176.16	
			817.63	907.46	L

Current Escrow Balance: 1,095.65			
Esc Rpts to Eff Dt		Esc Disb Prior to Eff Dt	
Due Dt	Due Amt	Disb Date	Disb Amt
03/12	956.64		
04/12	956.64		

*Indicates Sum of Remaining Escrow Payments
&or Escrow Disbursements to Effective Date.L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
817.53MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)
907.46

Section 3:

SHORTAGE

89.93

ESCROW ACCOUNT ACTIVITY (MAY 01, 2011 - APRIL 30, 2012)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
02/01/11	PAYMENT	446.37	2,678.27	PAYMENT	1,776.55	7,863.24-
03/01/11	PAYMENT	446.37	3,124.64	PAYMENT	3,553.10	6,994.00-
03/01/11		.00	3,124.64	TAX	2,683.86	6,994.00-
04/01/11	PAYMENT	446.37	892.74	PAYMENT	1,776.55	5,217.45-
04/01/11	TAX	2,678.27	892.74		.00	5,217.45-
BEGINNING BALANCE			894.62			5,217.45-
05/01/11	PAYMENT	447.31	1,341.93	PAYMENT	956.64	4,260.81-
06/01/11	PAYMENT	447.31	1,789.24	PAYMENT	956.64	3,304.17-
07/01/11	PAYMENT	447.31	2,236.55	PAYMENT	956.64	2,347.53-
08/01/11	PAYMENT	447.31	2,683.86	PAYMENT	956.64	1,390.89-
09/01/11	PAYMENT	447.31	3,131.17	PAYMENT	956.64	434.25-
10/01/11	PAYMENT	447.31	3,578.48		.00	434.25-
11/01/11	PAYMENT	447.31	4,025.79	PAYMENT	1,913.28	1,243.40-
11/01/11		.00	4,025.79	TAX	2,722.43	1,243.40-
12/01/11	PAYMENT	447.31	1,789.24	PAYMENT	956.90	286.50-
12/01/11	TAX	2,683.86	1,789.24		.00	286.50-
01/01/12	PAYMENT	447.31	2,236.55	PAYMENT	956.64	670.14
02/01/12	PAYMENT	447.31	2,683.86	PAYMENT	956.64	1,628.78
03/01/12	PAYMENT	447.31	3,131.17	TAX	2,722.43	1,095.65-
04/01/12	PAYMENT	447.31	894.62		.00	1,095.65-
04/01/12	TAX	2,683.86	894.62		.00	1,095.65-

PAYOFF STATEMENT

GMAC Mortgage, LLC
PO Box 780 3451 Hammond Avenue
Waterloo IA 50704-0780

Loan No: [REDACTED] 7516

Borrower: JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS CA 92264-8436
Property:
3825 21ST STREET
SAN FRANCISCO CA
94114-2802

Statement Sent to Name: JAMES KENNEDY
Statement Sent to Fax Number: 000-000-0000

As of 02/06/12, the status of this loan is as follows:

Next Payment Due:	02/01/12	Loan Type:	CONVENTIONAL
Matures:	10/2023	Note Rate:	6.50000%
Escrow Balance:	\$670.14	Escrow Retained (**pg. 2):	\$2722.43
		Mortgage Insurance:	\$0.00

***** THE FOLLOWING FIGURES ARE SUBJECT TO FINAL VERIFICATION BASED ON
THE RECEIPT OF FUNDS BY GMAC Mortgage, LLC *****

ITEMS	AMOUNT DUE
Principal	\$169207.82
Interest Calculated to but not including 02/28/12	\$1730.13
Escrow/Impound Funds Due	\$2052.29
Late Charges Outstanding	\$85.96
Unapplied Funds	\$0.00
Statement Fee	\$0.00
Recording Fee	\$17.00
Reconveyance/Trust	\$0.00
Release Fee	\$0.00
Fax Fee	\$0.00
Other Fees and Costs	\$0.00
Deferred Amount	\$0.00
Prepayment Penalty Fee	\$0.00
Optional Products	\$0.00
Uncollected P&I	\$0.00
TOTAL DUE	\$173093.20
Per Diem Interest	\$30.1329

****Payoff funds must be
remitted in US dollars
by cashier's check,
certified check or bank
wire.****

*****YOU ARE RESPONSIBLE FOR COMPLIANCE OF THIS DOCUMENT*****

For Escrowed Loans: We require written authorization from our borrower(s) to use any amount of escrow funds towards the payoff of the loan. If you authorize GMAC Mortgage, LLC to use escrow funds towards the payoff of the loan, please sign below and fax to 1-888-395-6626.

Signature

Signature

Page 2

7516

ESTIMATED ESCROW/IMPOUND DISBURSEMENTS

Items	Next due	Amount
SAN FRANCISC	04/10/12	2722.43

If any tax or insurance amounts are due within 45 days of the date of this statement, these amounts are included in required funds and may be disbursed prior to payoff funds being received.

PAYOUT FUNDS REMITTANCE INSTRUCTIONS

To receive same-day credit and avoid additional day(s) interest, payoff funds must be remitted via wire by 2:00 P.M. Eastern Time, along with all of the required information provided below. Please include \$7.50 in addition to the total figures above for the incoming wire fee.

JPMorgan Chase Bank, N.A.
For GMAC Mortgage, LLC
ABA #021000021
Account # [REDACTED] 1175
GMAC Mortgage, LLC Loan # [REDACTED] 7516
Name: JAMES P. KENNEDY
Remitter Name:
Remitter Phone #:

To receive next-day credit and avoid additional day(s) interest, payoff funds must be remitted in U.S. Dollars by cashier's check, certified check, or bank wire by 2:00 P.M. Eastern Time. All payoff funds received after 2:00 P.M. Eastern Time will be applied with interest on the next business day. Payoff funds will not be applied or credited on weekends or holidays.

When remitting by check, please include the following information on the check: Customer's name, loan number, remitter's name and remitter's phone number. Please forward to the following address:

GMAC Mortgage, LLC
Payoff Processing Unit
6716 Grade Lane
Building 9, Suite 910C
Louisville KY 40213-1407

* * * You are responsible for the compliance of this document. * * *

Important information regarding the loan payoff:

- A) Add daily per diem interest from the interest through date to the date payoff funds are processed in the GMAC Mortgage, LLC office. Interest is calculated on a 365-day year on a partial-month basis. If interest is collected for 30 days, due date to due date, interest is calculated on a 360-day basis (February is calculated on 30 days). You will be responsible for any additional interest due we would need to collect due to an improper calculation method.

Page 3

7516

- B) If you are currently enrolled in our monthly ACH program and your scheduled draft date is three days or fewer after your anticipated payoff date, your draft will still be deducted. To cancel your drafting, call 800-766-4622.
- C) A late charge may be assessed for any payment or payoff not received within the grace period.
- D) The amount necessary to pay this loan in full is subject to final verification by the note holder. Title/escrow will be held liable for any shortage resulting from a returned item. Do not "stop payment" on any previous payment (check or draft) which has been credited to this account.
- E) If this is an adjustable rate mortgage, it may be subject to interest rate changes and principal balance increases. Please contact our office prior to closing escrow.
- F) If there is a prepayment penalty fee on your account, it will be included in the total funds due for payoff. If your mortgage note indicates that the prepayment penalty can be waived due to sale of the property, you will need to include copies of 1) certified final HUD1 and 2) sales contract, both of which are signed by the buyer and seller. These documents should be included with your payoff funds. If your payoff is wired, they can be faxed to 1-888-395-6626. The prepayment penalty will not be removed until receipt of the funds. If you are presently on active duty in military service please contact us to review any prepayment penalty that is reflected in this statement.
- G) If the funds received are not sufficient to pay the account in full, we can utilize funds from the escrow account to complete the payoff with your authorization. Please sign page 1 and fax back to 1-888-395-6626. If there is not an escrow account, or you do not authorize us to use escrow funds, we will return the payoff funds in the same manner as they were remitted. Interest will continue to accrue and late charges may be incurred until sufficient funds are received to pay the account in full. To avoid a short payoff, please confirm the actual payoff amount by calling 800-766-4622.
- H) If your loan has a Homestrength/Homestretch/Silent Second, the outstanding balance owed is included in the Other Fees and Costs on page 1 of the statement.
- I) All payments on this loan must be kept current. The escrow holder is responsible for determining the current status of this loan prior to closing of the escrow. **Issuance of this statement does not suspend the contract requirements to make monthly mortgage payments when due.**
- J) Escrow account: Issuance of this statement does not alter GMAC Mortgage, LLC's responsibility to pay taxes and insurance. If a bill for these items is received prior to the receipt of payoff funds, we will pay them from the escrow account. Payment of a deficit is required before the loan can be paid in full. GMAC Mortgage, LLC is not responsible for private agreements between the mortgagor and a third party with regard to the disbursement of the escrow funds. If funds have accumulated in an escrow account, and if we have been required to pay interest on said funds as provided by state law, interest will be paid to the date the escrow closes. Any excess funds, after payoff is complete, will be remitted back to the customer. If forced place insurance has been charged to the escrow account prior to loan payoff, the full amount will be required to pay off the loan. If appropriate evidence of insurance is received, the applicable refund will be issued to borrowers of record within 4-6 weeks. Any escrow balance will be refunded after payoff, provided the last payment applied to the account has cleared the institution on which it was drawn.
- K) If this account is 2 months or more past due, in foreclosure and/or bankruptcy, you must obtain an amended statement for updated fees within 5 business days of closing.
- L) The reconveyance/satisfaction of mortgage will be forwarded to the county recorder's office after receipt of payoff funds.
- M) If you have new address information, please contact Customer Care at 800-766-4622. Updating your address information will ensure timely return of any refund you may be due, as well as allowing your release and year-end information to be sent directly to you.

Re: James Kennedy
Loan Number: 7516

James P. Kennedy
700 E. Sonora Road
Palm Springs, CA 92264
760-969-3769

Certified

Date: Customer Care

MAY 18 2012

Waterloo

May 14, 2012

Via Certified Mail
Return Receipt Requested

GMAC Mortgage
Attn: Customer Care
PO Box 1330
Waterloo, IA 50704-1330

Re: James Kennedy
Loan Number: 7516
Property Address: 3825 21st Street, San Francisco, CA 94114

Dear Sir or Madam:

I am writing to you to request specific itemized information about the accounting and servicing of my mortgage and of my need for understanding and clarification of various charges, credits, debits, transactions, actions, payments, analyses and records related to the servicing of my loan from its inception to the present date. This letter is a qualified written request ("QWR") pursuant to the Real Estate Settlement and Procedures Act ("RESPA"), 12 U.S.C. §2605(e).

I am disputing the validity of the current debt you claim that I owe including all late fees, charges, inspection fees, property appraisal charges, force placed insurance charges, property tax charges, legal fees and corporate advances charged to this account. I believe my account is in error for the following reasons:

- A) Payment amounts not applied as instructed; loan has not been properly credited, debited, adjusted, amortized and charged correctly;
- B) Property tax charges, late fees, escrow charges, legal fees and other possible costs charged to my account for a property tax payment made by GMAC on behalf of borrower (paid by GMAC on October 4, 2008) when taxes had already been paid and proof of payment had been provided to GMAC as required.

GMAC has stated more than once as it is said to be noted in my GMAC account records, that the basis for sending the tax payment due April 10, 2008 was based on an electronic communication GMAC received from the San Francisco Tax Authority on or about September 29, 2008 stating that the tax payment was still delinquent. The San Francisco Tax Authority does not initiate electronic communications to mortgage companies when a tax payment is delinquent.

Re: James Kennedy
Loan Number: 7516

- 1) Please provide me with a copy of the electronic communication received from the San Francisco Tax Authority stating that my April 10, 2008 tax bill had not been paid.
- 2) The tax payment amount made by GMAC includes charges for late fees. My tax payment is recorded as being paid on time and no late fees were ever charged. San Francisco County records confirm this. What was the basis GMAC used to determine the payment amount made on October 4, 2008? If based on a tax bill received or other written notification, please provide a copy.
- 3) GMAC sent a letter dated October 4, 2008 informing me that GMAC made a payment to the San Francisco County Tax Collector for the April 10, 2008 tax payment in the amount of \$2,939.80:
 - a. GMAC sent notification that this loan would not be converted to escrow, yet it was, and escrow charges were deducted from my regular monthly mortgage payment starting with the December 2008 payment. Please explain why GMAC established escrow for this tax payment when GMAC said it was not going to do so and why this action was considered correct.
 - b. Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorizing GMAC to pay property taxes and establish escrow payments as it did for the April 2008 tax payment, esp. given that California law allows such payment and the opening of an escrow account only "upon a failure of the purchaser or borrower to pay two consecutive tax installments on the property prior to the delinquency," and no such circumstances existed.
- 4) Proof of payment was provided to GMAC as required, and was done so more than once including but not limited to proof sent by US Mail on August 5, 2008 and a fax to the Tax Department sent November 19th. I was even assured on September 29th that GMAC would correct the issue when I called the Tax Department to advise that I had mailed proof of payment on August 5th however GMAC did not correct my account as promised.
- 5) GMAC had obtained proof of my payment independent of the proof of payment information that I had already sent, yet GMAC still did not correct my account. Adam in the Tax Department at GMAC stated that notes on my GMAC account confirmed that County tax records showed my account to have a surplus balance equal to the payment amount made by GMAC, and that no late fees were charged by the County for the tax payment period in question. This shows that an on time tax payment for a lesser amount (i.e. the amount I paid) would have had to be made and that GMAC's payment was unnecessary. Adam stated that despite this information, the fact remained that GMAC had not and would not take any action until GMAC received proof of payment provided from *me*. Clearly this was not an informational issue that prevented GMAC from taking the necessary action to correct my account, it was a service issue.
- 6) On or about November 26, 2008 I spoke with Dinah (sp?) in the Tax Department and informed her that GMAC needed to request a refund from the tax authority otherwise the funds would remain in a surplus account and would be used to pay future taxes. I provided the contact names, phone numbers and address to which

Re: James Kennedy
Loan Number: 7516

the refund request should be sent. GMAC never made the refund request nor did GMAC correct my escrow account and continued to make wrongful deductions from my regular mortgage payments starting with the December 1st payment. The surplus funds were then applied to the December 10th payment, with still more surplus funds carried to the April 2009 payment.

- 7) I spoke with a supervisor at GMAC named Maryann who said a refund request would never be made as it would be expected that the surplus payment would cause the county to generate a refund to GMAC instead.
- 8) Force placed insurance charges. GMAC wrongfully deducted funds from my November 1, 2008 mortgage payment for escrow charges for force placed insurance when insurance was already in effect and proof of coverage had been provided to GMAC. Even though a full refund was made and the escrow charge was recorded as 'paid', GMAC did not "automatically adjust" my November payment to \$1,719.23 as stated both in writing and verbally by Kim, a representative in GMAC's Insurance Department. My November 2008 mortgage payment needs to be properly allocated to mortgage and interest only. Please address.
- 9) Please tell me specifically what clause, paragraph and sentence in my note, mortgage or deed of trust or any agreement I have executed that states the amount of coverage required for hazard insurance.
- 10) The failure of GMAC to properly service my account is further evidenced by the significant misrepresentations in the analyses discussed below. The analyses are a clear example of how GMAC did not post transactions for my account properly, did not apply funds correctly, or simply failed to report transactions, all of which have affected my account on an ongoing basis:
 - 1) The August 27, 2008 escrow analysis shows an escrow shortage of \$6,391 as the 'actual balance' on 08/01/08. This is the result of the charge for force placed insurance transacted that month. The next escrow analysis was performed on October 14, 2008. The analysis shows the same insurance charge on 08/01/08 of \$6,391.00-, however after this charge is applied, the 'actual balance' is reported as a shortage of \$3,451.20-. Prior to applying the insurance charge of \$6,391.00, the 'actual balance' would be a surplus balance of \$2,939.80, an amount equal to that of the anticipated refund for the tax payment GMAC made and charged my account. The \$2,939.80 surplus, however, is somehow dropped from the escrow balances from 10/01/08 to 11/01/08. Please explain what happened to the \$2,939.80 surplus.
 - 2) Re: Oct. 14 analysis: Applying the property tax payment of \$2,939.80- to the reported 'actual balance' of \$3,451.20-, produces an 'actual balance' of \$6,391.00-, however the 'actual balance' on 11/01/08 has jumped to \$9,330.80-; Please explain how GMAC arrived at the 'actual balance' reported of \$9,330.80- by providing the list of transactions applied to the actual balance of \$3,451.20- and onward, in order to end at \$9330.80-.

Re: James Kennedy
Loan Number: 7516

C) The next escrow analysis is performed on October 29,2008:

- 1) The 'actual balance' on 08/01/08 is now reported as being \$12,782.00-, and not the \$3,451.20- as stated on the previous analysis, Please explain how GMAC arrived at the reported \$12,782.00- amount.
- 2) When the refund of \$6,391.00 for the force placed insurance charges and a charge for property tax of \$2,939.80- is applied to this 'actual balance' of \$12,782.00- as reported on 10/01/08, the 'actual balance' is then said to be \$9,330.80. Then, for 11/01/08 the 'actual balance', with no transactions listed, is reported to be \$2,939.80-. Please confirm that these figures are correct and explain how they were arrived.

D) Workout plans 2009-2011:

- 1) Payment amounts were not sufficient to bring the account current by end of the payment period as told. Fees and charges continued to accrue as a result, compounding the amounts I then had to pay. This cycle stretched what was supposed to be a 6 month plan to bring the account current into a 15 month cycle of additional charges and fees. Please address.
- 2) GMAC returned a personal check that I sent for my February 2010 payment stating the reason was because payment needed to be made by certified check or money order. My account was then charged an NSF fee for that payment even though the check was not returned for that reason. No agreement was ever provided or signed by me stating that I could not make payment by personal check. The NSF fee charge needs to be refunded; my account adjusted accordingly, payments that were effected need to be properly applied.
- 3) Please provide me with a copy of all signed payment agreements/workout plans as well as those that I did not sign but were applied to my account. Additionally, identify for me in writing the provision, paragraph, section or sentence of the workout plan signed by me authorizing GMAC to require payment be made by cashier's check or money order.
- 4) I was told by ETS in December that there were no other options available to me to prevent foreclosure except to make 6 payment amounts starting with the January 2, 2010 payment made. In April 2010 I responded to a letter I received from GMAC informing me that there were, in fact, other options available to me regarding a workout plan .

E) To date, aside from sending confirmation letters of receipt, GMAC has failed to respond to three Qualified Written Requests. Each is attached.

F) In late November, 2009 GMAC/ETS sent a notice of default and election to sell notice. I sent a timely response disputing the debt, however I received no response. Please address.

Re: James Kennedy
Loan Number: 7516

To independently validate this debt, I need to conduct a complete exam, audit, review and accounting of my mortgage loan from its inception until the present date. Upon receipt of this letter, please refrain from reporting any negative credit information to any credit reporting agencies until you respond to my "requests."

I also request that you conduct your own investigation and audit of my account since its inception to "validate" the debt you claim I owe you is accurate to the penny.

In order to conduct this examination and audit, I need to have full and immediate disclosure including copies of all pertinent information regarding my loan. The documents requested and answers to questions are needed to insure:

- That my loan has properly been credited, debited, adjusted, amortized and charged correctly;
- That interest and principal have been properly calculated and applied to my loan;
- That my principal balance has been properly calculated and accounted for;
- That no charges, fees or expenses, not obligated by me in any agreement, have been charged or assessed to or collected on my account;

In order to validate my debt and audit my account, I need copies of pertinent documents to be provided and answers in writing to various servicing questions to be sent to me. For each record kept on computer or in any other electronic file or format, please provide a paper copy of "all" information in each field or record in each computer system, program or database used by you that contains any information on my account.

As such, please send to me, at the address above, copies of the documents requested below as soon as possible. Please provide me copies of:

1. All data, information, notations, text, figures and information contained in your mortgage servicing and accounting computer systems including, but not limited to Alltel's CPI system, any system by Alltel or any other similar mortgage servicing software used by you, any servicers, or sub-servicer of my mortgage account from the inception of my loan to the date written above.
2. All descriptions and legends of all Codes used in your mortgage servicing and accounting system so that the examiners, auditors and experts retained to audit and review my mortgage account may properly conduct their work.
3. All purchase and sale of mortgage agreements, sale or transfer of servicing rights or other similar agreement related to any assignment, purchase or sale of my mortgage loan or servicing rights by you, any broker, affiliate company, parent company, servicers, bank, government sponsored enterprise, sub-servicers, mortgage broker, mortgage banker or any holder of any right related to my mortgage, promissory note and deed of trust from the inception of my loan to the present date.

Re: James Kennedy
Loan Number: 7516

4. All prospectus' related to the sale or transfer of my note, deed of trust, mortgage and servicing rights or other similar agreement related to any assignment, purchase or sale of my mortgage loan or servicing rights by you, any broker, affiliate company, parent company, servicers, bank, government sponsored enterprise, sub-servicers, mortgage broker, mortgage banker or any holder of any right related to my mortgage, promissory note and deed of trust from the inception of my loan to the present date.
5. All assignments, transfers, alonges, or other document evidencing a transfer, sale or assignment of my mortgage, deed of trust, promissory note or other document that secures payment by me to my obligation in this account from the inception of my loan to the present date.
6. All deeds in lieu, modifications to my mortgage, promissory note or deed of trust from the inception of my loan to the present date.
7. All escrow analyses conducted on my account from the inception of my loan until the date of this letter;
8. All letters, statements and documents sent to me by your company;
9. All letters, statements and documents sent to me by agents, attorneys or representatives of your company;
10. All letters, statements and documents sent to me by previous servicers, sub-servicers or others in your loan file or in your control or possession or in the control or possession of any affiliate, parent company, agent, sub-servicer, servicer, attorney or other representative of your company.
11. All letters, statements and documents contained in my loan file or imaged by you, any servicer or sub-servicers of my mortgage from the inception of my loan to present date.
12. All electronic transfers, assignments, sales of my note, mortgage, deed of trust or other security instrument.
13. All copies of property inspection reports, appraisals, BPOs and reports done on my property.
14. All invoices for each charge such as inspection fees, BPOs, appraisal fees, attorney fees, insurance, taxes, assessments or any expense which has been charged to my mortgage account from the inception of my loan to the present date.
15. All checks used to pay invoices for each charge such as inspection fees, BPOs, appraisal fees, attorney fees, insurance, taxes, assessments or any expense which has been charged to my mortgage account from the inception of my loan to the present date.

Re: James Kennedy
Loan Number: 7516

16. All agreements, contracts and understandings with vendors that have been paid for any charge on my account from the inception of my loan to the present date.
17. All loan servicing records, payment payoffs, payoff calculations, ARM audits, interest rate adjustments, payment records, transaction histories, loan histories, accounting records, ledgers, and documents that relate to the accounting of my loan from the inception of my loan until present date?
18. All loan servicing "transaction" records, ledgers, registers and similar items detailing how my loan has been serviced from the from the inception of my loan until present date.
19. Front copies of all payment coupons received form me from 2007 thru the date of your response to this letter.

Further, in order to conduct the audit and review of my account, and to determine all proper amounts due, I need the following answers to questions concerning the servicing and accounting of my mortgage account from its inception to the present date. Accordingly, can you please provide me, in writing, the answers to the questions listed below.

LOAN ACCOUNTING & SERVICING SYSTEMS

- 20) Please identify for me each loan accounting and servicing system used by you and any sub-servicer or previous servicer from the inception of my loan to the present date?
- 21) For each loan accounting and servicing system identified by you and any sub-servicer or previous servicer from the inception of my loan to the present date, please provide the name and address of the company or party that designed and sold the system?
- 22) For each loan accounting and servicing system used by you and any sub-servicer or previous servicer from the inception of my loan to the present date, please provide the complete transaction code list for each system.

DEBITS & CREDITS

- 23) In a spreadsheet form or in letter form in a columnar format such that it is clear which entry falls under what column heading, please detail for me each and every credit on my account and the date such credit was posted to my account as well as the date any credit was received.
- 24) In a spreadsheet form or in letter form in a columnar format such that it is clear which entry falls under what column heading, please detail for me each and every debit on my account and the date such credit was posted to my account as well as the date any debit was received.

Re: James Kennedy
Loan Number: 7516

- 25) For each debit or credit listed, please provide me with the definition for each corresponding transaction code you utilize?
- 26) For each transaction code, please provide us with the master transaction code list used by you or previous servicers.

ATTORNEY FEES

For purposes of my questions below dealing with attorney fees, please consider the terms "attorney fees" and "legal fees" to be one in the same.

- 27) Have attorney fees ever been assessed to my account from the inception of my loan to the present date?
- 28) If yes, please detail each separate assessment of attorney fees to my account from the inception of my loan to the present date and the date of such assessment to my account?
- 29) Have attorney fees ever been charged to my account from the inception of my loan to the present date?
- 30) If yes, please detail each separate charge of attorney fees to my account from the inception of my loan to the present date and the date of such charge to my account?
- 31) Have attorney fees ever been collected from my account from the inception of my loan to the present date?
- 32) If yes, please detail each separate collection of attorney fees from my account from the inception of my loan to the present date and the date of such collection from my account?
- 33) Please provide for me the name and address of each attorney or law firm that has been paid any fees or expenses related to my account from the inception of my loan to the present date?
- 34) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of attorney fees?
- 35) Please detail and list for me in writing each separate attorney fee assessed to my account and for which corresponding payment period or month such late fee was assessed from the inception of my loan to present date.
- 36) Please detail and list for me in writing each separate attorney fee collected from my account and for which corresponding payment period or month such late fee was collected from the inception of my loan to present date.

Re: James Kennedy
Loan Number: 7516

37) Please detail and list for me in writing any adjustments in attorney fees assessed and on what date such adjustment was made and the reasons for such adjustment.

38) Please detail and list for me in writing any adjustments in attorney fees collected and on what date such adjustment were made and the reasons for such adjustment.

39) Has interest been charged on any attorney fee assessed or charged to my account?
Yes or No?

40) Is interest allowed to be assessed or charged on attorney fees charged or assessed to my account? Yes or No?

41) How much in total attorney fees have been assessed to my account from the inception of my loan until present date? \$ _____

42) How much in total attorney fees have been collected on my account from the inception of my loan until present date? \$ _____

SUSPENSE/UNAPPLIED ACCOUNTS

For purposes of this section, please treat the term "suspense account" and "unapplied account" as one in the same.

43) Has there been any suspense or unapplied account transactions on my account from the inception of my loan until present date?

44) If yes, why? If no, please skip the questions in this section dealing with suspense and unapplied accounts.

45) In a separate spreadsheet or in letterform in a columnar format such that it is clear which entry falls under what column heading, please detail for me each and every transaction, both debits and credits that has occurred on my account from the inception of my loan until present date.

46) All documentation or supportive information used to substantiate that property taxes had not been paid by borrower since the date of closing.

LATE FEES

For purposes of my questions below dealing with late fees, please consider the terms "late fees" and "late charges" to be one in the same.

47) Have you reported the collection of late fees on my account as interest in any statement to me or to the IRS? Yes or No?

Re: James Kennedy
Loan Number: 7516

- 48) Has any previous servicer or sub-servicer of my mortgage reported the collection of late fees on my account as interest in any statement to me or to the IRS? Yes or No?
- 49) Do you consider the payment of late fees as liquidated damages to you for not receiving my payment on time? Yes or No?
- 50) Are late fees considered interest? Yes or No?
- 51) Please detail for me in writing what expenses and damages you incurred for any payment I made that was late.
- 52) Were any of these expenses or damages charged or assessed to my account in any other way? Yes or No?
- 53) If yes, please describe what expenses or charges were charged or assessed to my account?
- 54) Please describe for me in writing what expenses you or others undertook due to any payment I made which was late?
- 55) Please describe for me in writing what damages you or others undertook due to any payment I made which was late?
- 56) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of late fees?
- 57) Please detail and list for me in writing each separate late fee assessed to my account and for which corresponding payment period or month such late fee was assessed from the inception of my loan to present date.
- 58) Please detail and list for me in writing each separate late fee collected from my account and for which corresponding payment period or month such late fee was collected from the inception of my loan to present date.
- 59) Please detail and list for me in writing any adjustments in late fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 60) Please detail and list for me in writing any adjustments in late fees collected and on what date such adjustment was made and the reasons for such adjustment.
- 61) Has interest been charged on any late fee assessed or charged to my account? Yes or No?
- 62) Is interest allowed to be assessed or charged on late fees charged or assessed to my account? Yes or No?
- 63) Have any late charges been assessed to my account? Yes or No?

Re: James Kennedy
Loan Number: 7516

64) If yes, how much in total late charges have been assessed to my account from the inception of my loan until present date? \$ _____

65) Please provide me with the exact months or payment dates you or other previous servicers of my account claim I have been late with a payment from the inception of my loan to the present date.

66) Have late charges been collected on my account from the inception of my loan until present date? Yes or No?

67) If yes, how much in total late charges have been collected on my account from the inception of my loan until present date? \$ _____

PROPERTY INSPECTIONS

For purposes of this section "property inspection" and "inspection fee" refer to any inspection of my property by any source and any related fee or expense charged for such inspection.

68) Have any property inspections been conducted on my property from the inception of my loan until the present date?

69) If your answer is no, you can skip the rest of these questions in this section concerning property inspections?

70) If yes, please tell me the date of each property inspection conducted on my property that is the secured interest for my mortgage, deed or note?

71) Please tell me the price charged for each property inspection?

72) Please tell me the date of each property inspection?

73) Please tell me the name and address of each company and person who conducted each property inspection on my property?

74) Please tell me why property inspections were conducted on my property?

75) Please tell me how property inspections are beneficial to me.

76) Please tell me how property inspections are protective of my property.

77) Please explain to me your policy on property inspections.

78) Do you consider the payment of inspection fees as a cost of collection? Yes or No?

79) If yes, why?

Re: James Kennedy
Loan Number: 7516

80) Do you use property inspections to collect debts? Yes or No?

81) Have you used any portion of the property inspection process on my property to collect a debt or inform me of a debt, payment or obligation I owe?

82) If yes, please answer when and why?

83) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of property inspection fees?

84) Have you labeled in any record or document sent to me a property inspection as a misc. advance? Yes or No?

85) If yes, why?

86) Have you labeled in any record or document sent to me a property inspection as a legal fee or attorney fee? Yes or No?

87) If yes, why?

88) Please detail and list for me in writing each separate inspection fee assessed to my account and for which corresponding payment period or month such fee was assessed from the inception of my loan to present date.

89) Please detail and list for me in writing each separate inspection fee collected from my account and for which corresponding payment period or month such fee was collected from the inception of my loan to present date.

90) Please detail and list for me in writing any adjustments in inspection fees assessed and on what date such adjustment was made and the reasons for such adjustment.

91) Please detail and list for me in writing any adjustments in inspection fees collected and on what date such adjustment was made and the reasons for such adjustment.

92) Has interest been charged on any inspection fees assessed or charged to my account? Yes or No?

93) If yes, when and how much was charged?

94) Is interest allowed to be assessed or charged on inspection fees charged or assessed to my account? Yes or No?

95) How much in total inspection fees have been assessed to my account from the inception of my loan until present date? \$ _____

96) How much in total inspection fee have been collected on my account from the inception of my loan until present date? \$ _____

Re: James Kennedy
Loan Number: 7516

BPO FEES

- 97) Have any BPOs [Broker's Price Opinions] been conducted on my property?
- 98) If yes, please tell me the date of each BPO conducted on my property that is the secured interest for my mortgage, deed or note?
- 99) Please tell me the price of each BPO?
- 100) Please tell me who conducted each BPO?
- 101) Please tell me why BPOs were conducted on my property
- 102) Please tell me how BPOs are beneficial to me.
- 103) Please tell me how BPOs are protective of my property.
- 104) Please explain to me your policy on BPOs.
- 105) Have any BPO fees been assessed to my account? Yes or No?
- 106) If yes, how much in total BPO fees have been assessed to my account?
\$ _____
- 107) Have any BPO fees been charged to my account? Yes or No?
- 108) If yes, how much in total BPO fees have been charged to my account? \$ _____
- 109) Please tell me specifically what clause, paragraph and sentence in my note, mortgage or deed of trust or any agreement I have executed allows you to assess, charge or collect a BPO fee from me.

Please provide me with the documents I have requested and a detailed answer to each of my questions within the required lawful time frame. Upon receipt of the documents and answers, an exam and audit will be conducted that may lead to a further document request and answers to questions under an additional QWR letter.

Sincerely,

James P. Kennedy

Re: James Kennedy
Loan Number: 7516

James P. Kennedy
700 E. Sonora Road
Palm Springs, CA 92264
760-969-3769

January 19, 2012

Via Certified Mail
Return Receipt Req

uested

GMAC Mortgage
Attn: Customer Care
PO Box 1330
Waterloo, IA 50704-1330

Re: James Kennedy
Loan Number: 7516
Property Address: 3825 21st Street, San Francisco, CA 94114

Dear Sir or Madam:

I am writing to you to request specific itemized information about the accounting and servicing of my mortgage and of my need for understanding and clarification of various charges, credits, debits, transactions, actions, payments, analyses and records related to the servicing of my loan from its inception to the present date. This letter is a qualified written request ("QWR") pursuant to the Real Estate Settlement and Procedures Act ("RESPA"), 12 U.S.C. §2605(e).

I am disputing the validity of the current debt you claim that I owe including all late fees, charges, inspection fees, property appraisal charges, force placed insurance charges, property tax charges, legal fees and corporate advances charged to this account. I believe my account is in error for the following reasons:

- Payment amounts not applied as instructed; loan has not been properly credited, debited, adjusted, amortized and charged correctly;
- Charges made to this account for property tax payments made by GMAC on behalf of borrower (e.g. April 2008 tax payment which GMAC made payment for on or about October 4, 2008) and related charges and fees when taxes had already been paid months prior and proof of payment had been provided to GMAC;
- Force placed insurance charges, late fees, escrow charges, legal fees and other possible costs charged to my account.

Re: James Kennedy
Loan Number: 7516

To independently validate this debt, I need to conduct a complete exam, audit, review and accounting of my mortgage loan from its inception until the present date. Upon receipt of this letter, please refrain from reporting any negative credit information to any credit reporting agencies until you respond to my "requests."

I also request that you conduct your own investigation and audit of my account since its inception to "validate" the debt you claim I owe you is accurate to the penny.

In order to conduct this examination and audit, I need to have full and immediate disclosure including copies of all pertinent information regarding my loan. The documents requested and answers to questions are needed to insure:

- That my loan has properly been credited, debited, adjusted, amortized and charged correctly;
- That interest and principal have been properly calculated and applied to my loan;
- That my principal balance has been properly calculated and accounted for;
- That no charges, fees or expenses, not obligated by me in any agreement, have been charged or assessed to or collected on my account;

In order to validate my debt and audit my account, I need copies of pertinent documents to be provided and answers in writing to various servicing questions to be sent to me. For each record kept on computer or in any other electronic file or format, please provide a paper copy of "all" information in each field or record in each computer system, program or database used by you that contains any information on my account.

As such, please send to me, at the address above, copies of the documents requested below as soon as possible. Please provide me copies of:

1. All data, information, notations, text, figures and information contained in your mortgage servicing and accounting computer systems including, but not limited to Alltel's CPI system, any system by Alltel or any other similar mortgage servicing software used by you, any servicers, or sub-servicer of my mortgage account from the inception of my loan to the date written above.
2. All descriptions and legends of all Codes used in your mortgage servicing and accounting system so that the examiners, auditors and experts retained to audit and review my mortgage account may properly conduct their work.
3. All purchase and sale of mortgage agreements, sale or transfer of servicing rights or other similar agreement related to any assignment, purchase or sale of my mortgage loan or servicing rights by you, any broker, affiliate company, parent company, servicers, bank, government sponsored enterprise, sub-servicers, mortgage broker, mortgage banker or any holder of any right related to my mortgage, promissory note and deed of trust from the inception of my loan to the present date.

Re: James Kennedy
Loan Number: 7516

4. All prospectus' related to the sale or transfer of my note, deed of trust, mortgage and servicing rights or other similar agreement related to any assignment, purchase or sale of my mortgage loan or servicing rights by you, any broker, affiliate company, parent company, servicers, bank, government sponsored enterprise, sub-servicers, mortgage broker, mortgage banker or any holder of any right related to my mortgage, promissory note and deed of trust from the inception of my loan to the present date.
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6. All deeds in lieu, modifications to my mortgage, promissory note or deed of trust from the inception of my loan to the present date.
7. All escrow analyses conducted on my account from the inception of my loan until the date of this letter;
8. All letters, statements and documents sent to me by your company;
9. All letters, statements and documents sent to me by agents, attorneys or representatives of your company;
10. All letters, statements and documents sent to me by previous servicers, sub-servicers or others in your loan file or in your control or possession or in the control or possession of any affiliate, parent company, agent, sub-servicer, servicer, attorney or other representative of your company.
11. All letters, statements and documents contained in my loan file or imaged by you, any servicer or sub-servicers of my mortgage from the inception of my loan to present date.
12. All electronic transfers, assignments, sales of my note, mortgage, deed of trust or other security instrument.
13. All copies of property inspection reports, appraisals, BPOs and reports done on my property.
14. All invoices for each charge such as inspection fees, BPOs, appraisal fees, attorney fees, insurance, taxes, assessments or any expense which has been charged to my mortgage account from the inception of my loan to the present date.
15. All checks used to pay invoices for each charge such as inspection fees, BPOs, appraisal fees, attorney fees, insurance, taxes, assessments or any expense which has been charged to my mortgage account from the inception of my loan to the present date.

Re: James Kennedy
Loan Number: 7516

16. All agreements, contracts and understandings with vendors that have been paid for any charge on my account from the inception of my loan to the present date.
17. All loan servicing records, payment payoffs, payoff calculations, ARM audits, interest rate adjustments, payment records, transaction histories, loan histories, accounting records, ledgers, and documents that relate to the accounting of my loan from the inception of my loan until present date?
18. All loan servicing "transaction" records, ledgers, registers and similar items detailing how my loan has been serviced from the from the inception of my loan until present date.
19. Front copies of all payment coupons received form me from 2007 thru the date of your response to this letter.

Further, in order to conduct the audit and review of my account, and to determine all proper amounts due, I need the following answers to questions concerning the servicing and accounting of my mortgage account from its inception to the present date. Accordingly, can you please provide me, in writing, the answers to the questions listed below.

LOAN ACCOUNTING & SERVICING SYSTEMS

- 1) Please identify for me each loan accounting and servicing system used by you and any sub-servicer or previous servicer from the inception of my loan to the present date?
- 2) For each loan accounting and servicing system identified by you and any sub-servicer or previous servicer from the inception of my loan to the present date, please provide the name and address of the company or party that designed and sold the system?
- 3) For each loan accounting and servicing system used by you and any sub-servicer or previous servicer from the inception of my loan to the present date, please provide the complete transaction code list for each system.

DEBITS & CREDITS

- 1) In a spreadsheet form or in letter form in a columnar format such that it is clear which entry falls under what column heading, please detail for me each and every credit on my account and the date such credit was posted to my account as well as the date any credit was received.
- 2) In a spreadsheet form or in letter form in a columnar format such that it is clear which entry falls under what column heading, please detail for me each and every debit on my account and the date such credit was posted to my account as well as the date any debit was received.

Re: James Kennedy
Loan Number: 7516

- 3) For each debit or credit listed, please provide me with the definition for each corresponding transaction code you utilize?
- 4) For each transaction code, please provide us with the master transaction code list used by you or previous servicers.

ATTORNEY FEES

For purposes of my questions below dealing with attorney fees, please consider the terms "attorney fees" and "legal fees" to be one in the same.

- 1) Have attorney fees ever been assessed to my account from the inception of my loan to the present date?
- 2) If yes, please detail each separate assessment of attorney fees to my account from the inception of my loan to the present date and the date of such assessment to my account?
- 3) Have attorney fees ever been charged to my account from the inception of my loan to the present date?
- 4) If yes, please detail each separate charge of attorney fees to my account from the inception of my loan to the present date and the date of such charge to my account?
- 5) Have attorney fees ever been collected from my account from the inception of my loan to the present date?
- 6) If yes, please detail each separate collection of attorney fees from my account from the inception of my loan to the present date and the date of such collection from my account?
- 7) Please provide for me the name and address of each attorney or law firm that has been paid any fees or expenses related to my account from the inception of my loan to the present date?
- 8) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of attorney fees?
- 9) Please detail and list for me in writing each separate attorney fee assessed to my account and for which corresponding payment period or month such late fee was assessed from the inception of my loan to present date.
- 10) Please detail and list for me in writing each separate attorney fee collected from my account and for which corresponding payment period or month such late fee was collected from the inception of my loan to present date.

Re: James Kennedy
Loan Number: 7516

- 11) Please detail and list for me in writing any adjustments in attorney fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 12) Please detail and list for me in writing any adjustments in attorney fees collected and on what date such adjustment were made and the reasons for such adjustment.
- 13) Has interest been charged on any attorney fee assessed or charged to my account?
Yes or No?
- 14) Is interest allowed to be assessed or charged on attorney fees charged or assessed to my account? Yes or No?
- 15) How much in total attorney fees have been assessed to my account from the inception of my loan until present date? \$ _____
- 16) How much in total attorney fees have been collected on my account from the inception of my loan until present date? \$ _____

SUSPENSE/UNAPPLIED ACCOUNTS

For purposes of this section, please treat the term "suspense account" and "unapplied account" as one in the same.

- 1) Has there been any suspense or unapplied account transactions on my account from the inception of my loan until present date?
- 2) If yes, why? If no, please skip the questions in this section dealing with suspense and unapplied accounts.
- 3) In a spreadsheet or in letterform in a columnar format such that it is clear which entry falls under what column heading, please detail for me each and every transaction, both debits and credits that has occurred on my account from the inception of my loan until present date.
- 4) All documentation used to substantiate that property taxes had not been paid by borrower since the date of closing.

LATE FEES

For purposes of my questions below dealing with late fees, please consider the terms "late fees" and "late charges" to be one in the same.

- 1) Have you reported the collection of late fees on my account as interest in any statement to me or to the IRS? Yes or No?

Re: James Kennedy
Loan Number: 7516

- 2) Has any previous servicer or sub-servicer of my mortgage reported the collection of late fees on my account as interest in any statement to me or to the IRS? Yes or No?
- 3) Do you consider the payment of late fees as liquidated damages to you for not receiving my payment on time? Yes or No?
- 4) Are late fees considered interest? Yes or No?
- 5) Please detail for me in writing what expenses and damages you incurred for any payment I made that was late.
- 6) Were any of these expenses or damages charged or assessed to my account in any other way? Yes or No?
- 7) If yes, please describe what expenses or charges were charged or assessed to my account?
- 8) Please describe for me in writing what expenses you or others undertook due to any payment I made which was late?
- 9) Please describe for me in writing what damages you or others undertook due to any payment I made which was late?
- 10) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of late fees?
- 11) Please detail and list for me in writing each separate late fee assessed to my account and for which corresponding payment period or month such late fee was assessed from the inception of my loan to present date.
- 12) Please detail and list for me in writing each separate late fee collected from my account and for which corresponding payment period or month such late fee was collected from the inception of my loan to present date.
- 13) Please detail and list for me in writing any adjustments in late fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 14) Please detail and list for me in writing any adjustments in late fees collected and on what date such adjustment was made and the reasons for such adjustment.
- 15) Has interest been charged on any late fee assessed or charged to my account? Yes or No?
- 16) Is interest allowed to be assessed or charged on late fees charged or assessed to my account? Yes or No?
- 17) Have any late charges been assessed to my account? Yes or No?

Re: James Kennedy
Loan Number: 7516

- 18) If yes, how much in total late charges have been assessed to my account from the inception of my loan until present date? \$ _____
- 19) Please provide me with the exact months or payment dates you or other previous servicers of my account claim I have been late with a payment from the inception of my loan to the present date.
- 20) Have late charges been collected on my account from the inception of my loan until present date? Yes or No?
- 21) If yes, how much in total late charges have been collected on my account from the inception of my loan until present date? \$ _____

PROPERTY INSPECTIONS

For purposes of this section "property inspection" and "inspection fee" refer to any inspection of my property by any source and any related fee or expense charged for such inspection.

- 1) Have any property inspections been conducted on my property from the inception of my loan until the present date?
- 2) If your answer is no, you can skip the rest of these questions in this section concerning property inspections?
- 3) If yes, please tell me the date of each property inspection conducted on my property that is the secured interest for my mortgage, deed or note?
- 4) Please tell me the price charged for each property inspection?
- 5) Please tell me the date of each property inspection?
- 6) Please tell me the name and address of each company and person who conducted each property inspection on my property?
- 7) Please tell me why property inspections were conducted on my property?
- 8) Please tell me how property inspections are beneficial to me.
- 9) Please tell me how property inspections are protective of my property.
- 10) Please explain to me your policy on property inspections.
- 11) Do you consider the payment of inspection fees as a cost of collection? Yes or No?
- 12) If yes, why?

Re: James Kennedy
Loan Number: 7516

- 13) Do you use property inspections to collect debts? Yes or No?
- 14) Have you used any portion of the property inspection process on my property to collect a debt or inform me of a debt, payment or obligation I owe?
- 15) If yes, please answer when and why?
- 16) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of property inspection fees?
- 17) Have you labeled in any record or document sent to me a property inspection as a misc. advance? Yes or No?
- 18) If yes, why?
- 19) Have you labeled in any record or document sent to me a property inspection as a legal fee or attorney fee? Yes or No?
- 20) If yes, why?
- 21) Please detail and list for me in writing each separate inspection fee assessed to my account and for which corresponding payment period or month such fee was assessed from the inception of my loan to present date.
- 22) Please detail and list for me in writing each separate inspection fee collected from my account and for which corresponding payment period or month such fee was collected from the inception of my loan to present date.
- 23) Please detail and list for me in writing any adjustments in inspection fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 24) Please detail and list for me in writing any adjustments in inspection fees collected and on what date such adjustment was made and the reasons for such adjustment.
- 25) Has interest been charged on any inspection fees assessed or charged to my account? Yes or No?
- 26) If yes, when and how much was charged?
- 27) Is interest allowed to be assessed or charged on inspection fees charged or assessed to my account? Yes or No?
- 28) How much in total inspection fees have been assessed to my account from the inception of my loan until present date? \$ _____
- 29) How much in total inspection fee have been collected on my account from the inception of my loan until present date? \$ _____

Re: James Kennedy
Loan Number: 7516

BPO FEES

- 1) Have any BPOs [Broker's Price Opinions] been conducted on my property?
- 2) If yes, please tell me the date of each BPO conducted on my property that is the secured interest for my mortgage, deed or note?
- 3) Please tell me the price of each BPO?
- 4) Please tell me who conducted each BPO?
- 5) Please tell me why BPOs were conducted on my property
- 6) Please tell me how BPOs are beneficial to me.
- 7) Please tell me how BPOs are protective of my property.
- 8) Please explain to me your policy on BPOs.
- 9) Have any BPO fees been assessed to my account? Yes or No?
- 10) If yes, how much in total BPO fees have been assessed to my account? \$ _____
- 11) Have any BPO fees been charged to my account? Yes or No?
- 12) If yes, how much in total BPO fees have been charged to my account? \$ _____
- 13) Please tell me specifically what clause, paragraph and sentence in my note, mortgage or deed of trust or any agreement I have executed allows you to assess, charge or collect a BPO fee from me.

Please provide me with the documents I have requested and a detailed answer to each of my questions within the required lawful time frame. Upon receipt of the documents and answers, an exam and audit will be conducted that may lead to a further document request and answers to questions under an additional QWR letter.

Sincerely,

James P. Kennedy